

# Injury Circumstances and Potential Claim Pathways

This table is for illustrative purposes only and does not constitute legal advice. Eligibility depends on the facts and circumstances of each matter.

✓ Likely to be eligible   \* May be eligible   - Likely ineligible

| Injury Circumstances                                                                     | WorkCover or Relevant Industry Insurer | Common Law | CTP | Public Liability | TPD |
|------------------------------------------------------------------------------------------|----------------------------------------|------------|-----|------------------|-----|
| Aggravation of existing injury                                                           | ✓                                      | ✓          | ✓   | ✓                | *   |
| Assault by co-worker                                                                     | ✓                                      | ✓          | -   | ✓                | ✓   |
| Assault by customer, patient or member of public                                         | ✓                                      | ✓          | -   | ✓                | ✓   |
| Back injury from lifting                                                                 | ✓                                      | ✓          | -   | ✓                | ✓   |
| Burn injury                                                                              | ✓                                      | ✓          | ✓   | ✓                | ✓   |
| Chemical or hazardous substance exposure                                                 | ✓                                      | ✓          | -   | ✓                | ✓   |
| Crush injury                                                                             | ✓                                      | ✓          | ✓   | ✓                | ✓   |
| Dog bite while working                                                                   | ✓                                      | ✓          | -   | *                | ✓   |
| Electrical injury                                                                        | ✓                                      | ✓          | -   | ✓                | ✓   |
| Falling object                                                                           | ✓                                      | ✓          | -   | ✓                | ✓   |
| Fatigue-related motor vehicle accident                                                   | ✓                                      | *          | ✓   | *                | ✓   |
| First responder traumatic injury                                                         | ✓                                      | -          | -   | -                | ✓   |
| Hearing loss                                                                             | ✓                                      | ✓          | -   | ✓                | ✓   |
| Injury caused by contractor or another business                                          | ✓                                      | ✓          | ✓   | ✓                | ✓   |
| Lung disease or dust exposure                                                            | ✓                                      | ✓          | -   | ✓                | ✓   |
| Machinery accident                                                                       | ✓                                      | ✓          | -   | ✓                | ✓   |
| Machinery accident (defective equipment)                                                 | ✓                                      | ✓          | -   | ✓                | ✓   |
| Psychological injury (bullying, harassment, work-related trauma or psychosocial hazards) | ✓                                      | *          | -   | *                | *   |
| Repetitive strain injury                                                                 | ✓                                      | ✓          | -   | ✓                | ✓   |
| Slip, trip or fall                                                                       | ✓                                      | ✓          | -   | ✓                | ✓   |
| Travelling for work (car, pedestrian, plane, cyclist)                                    | ✓                                      | *          | ✓   | *                | ✓   |
| Travelling to or from work                                                               | ✓                                      | *          | ✓   | *                | ✓   |
| Unsafe working conditions                                                                | ✓                                      | ✓          | -   | ✓                | ✓   |
| Vicarious trauma                                                                         | ✓                                      | ✓          | -   | ✓                | ✓   |
| Visiting supplier, client or customer premises                                           | ✓                                      | ✓          | *   | ✓                | ✓   |
| Work-related conference, event or training                                               | ✓                                      | ✓          | *   | ✓                | ✓   |
| Working from home injury                                                                 | ✓                                      | ✓          | -   | ✓                | ✓   |
| Work vehicle accident                                                                    | ✓                                      | ✓          | ✓   | ✓                | ✓   |