

Your Workers Compensation Policy:

Protection for Your Biggest Assets - Your Employees

With a Workers Compensation policy from Auto-Owners, you receive award-winning claim service coupled with a suite of value-added services to provide solutions to eliminate or reduce employee injuries.

A photograph of a worker in a light blue shirt and khaki pants standing in a large warehouse, reaching up to a high shelf. The warehouse has large, light blue overhead doors. A yellow vertical bar is on the right side of the image.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS



WHY AUTO-OWNERS?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance including auto, home, business and life.
- Highest rating by national insurance company rating service AM Best, which ranks Auto-Owners among the highest in the industry with an A++ (*Superior*) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.

Auto-Owners
INSURANCE

Workers Compensation

Workers Compensation is a system of no-fault insurance benefits prescribed in state law that an employer is obligated to pay an employee due to a job-related injury, including death, resulting from an accident or occupational disease. Most employers are required to purchase a Workers Compensation policy that covers this obligation to their employees.

With Auto-Owners Workers Compensation coverage, Employers Liability is automatically provided. This coverage protects you if you become liable for injury to an employee for a job-related injury that is not covered under the workers compensation law.

Loss Control Services & Training Resources

With every workers compensation policy, Auto-Owners Insurance includes loss control services, offering access to:

- Expertise to identify hazards.
- Safety programs and training resources to cultivate a philosophy of safety.
- Occupational Safety and Health Administration (OSHA) and Department of Transportation (DOT) compliance assistance.
- Many other services to help you be competitive in the marketplace.

Is my workplace environment safe?

A loss control consultant can assist with:

- **Health Hazard Controls:** Let a loss control consultant help identify and provide solutions to control noise, heat, dust, chemical and health exposures.
- **Ergonomic Assessments:** Assist you in developing the best relationship between your employees and their work environment to decrease muscle fatigue, sprain/strain injuries.
- **A Hazard Analysis:** Will proactively identify activities that can lead to injury or illness.
- **Personal Protective Equipment (PPE):** Proper selection, maintenance and use of PPE's can help minimize injury/illness.

Training Network Now

Training Network Now gives you access to high-quality safety and human resource training videos, along with relevant quizzes, certificates and leader's guides on important topics that affect your business.

Training Network Now Offers:

- Unlimited access to over 700 safety and human resource training videos
- No cost, 24/7 instant access from anywhere using a computer's web browser
- End-of-course quizzes and editable completion certificates
- Industry-specific content focusing on best practices to train your employees
- Leader's guides available for download to assist in effective training
- All videos available for viewing on mobile devices
- Over 365 videos available in Spanish



Loss Control Helpline: **855.586.5388**

Email: **losscontrolsupport@aoins.com**

To sign up, please visit
auto-owners.com/insurance/loss-control





A-O Injury Hotline

a 24/7 triage service for workplace injuries



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A-O Injury Hotline

We are pleased to offer the A-O Injury Hotline, a 24/7 triage service for workplace injuries. This innovative service is provided at no additional cost to you as part of your Workers Compensation policy with Auto-Owners Insurance.

We know that even in the safest workplace environment, accidents can occur. In partnership with Medcor, this injury triage service will provide a fast and appropriate medical response to your employee in the event they are injured at work. The A-O Injury Hotline will provide immediate access to medical professionals to assist with triage advice and recommendations.

Benefits of A-O Injury Hotline

- Employees receive immediate attention from highly trained, skilled medical professionals.
- Injuries receive appropriate and timely treatment.
- Unnecessary doctor visits are avoided, reducing needless claims.
- Supervisors are freed from making medical decisions, giving this responsibility to an objective, neutral third party.
- Translators for over 200 languages are used when needed.
- Calls are recorded for case documentation and quality assurance.

Benefits to You & Your Employees

- Allows a better process for managing injury response.
- Immediate injury assessment from a skilled medical triage professional, toll-free 24/7.
- Puts employees at ease with proven, trustworthy medical protocols.
- Decision support at point of injury occurrence and health care recommendations.
- Improves productivity from employees & supervisors by avoiding unnecessary lost time.

In order to take advantage of these benefits, you'll want to be sure that supervisors and employees make A-O Injury Hotline their first call.

This service is designed to help employees when they are injured at work.



A-O Injury Hotline

A 24/7 triage service for workplace injuries



844.334.6475

If injury is life-threatening, CALL 911

1

Injury occurs.
If life-threatening,
call 911.

2

**Supervisor &
employee call.**
Call even if
supervisor is
unavailable.

3

Talk to nurse.
Injury is assessed.

4

**Treatment is
recommended.**
Resolved on-site
or referral to
healthcare provider.



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A-O Injury Hotline

Your local independent agency has teamed up with Auto-Owners Insurance and Medcor to provide the A-O Injury Hotline. This 24-hour triage service for workplace injuries is available to you at no charge as an Auto-Owners workers compensation policyholder. A-O Injury Hotline improves health outcomes for injured employees while mitigating workers compensation claims.

Make A-O Injury Hotline Your First Call

Step-by-Step

1.

WHEN INJURY OCCURS

Ideally, the supervisor and injured employee should place the call to A-O Injury Hotline together. If the supervisor is unavailable, the injured employee can call A-O Injury Hotline directly.

ALWAYS CALL 911 FIRST FOR ANY POTENTIALLY LIFE-THREATENING SITUATIONS.

2.

INJURY ASSESSMENT

A registered nurse will answer the call, determine the seriousness and nature of the injury, and the way to address it. Using patented methods and following specially designed protocols, Medcor can ensure your employees receive effective triage results. Medcor can also access interpreters to assist with over 200 languages when necessary.

If the injured employee can safely return to work, the nurse will provide first aid (“self-care”) instructions. Self-care instructions may be faxed or emailed to the employee.

Or, the nurse may determine that the employee should be referred off-site for further evaluation or treatment or the employee may request to be referred off-site. If an off-site recommendation is made, a fax alert of the employee’s arrival may be sent to the selected medical facility.

3.

TRIAGE REPORT INFORMATION

Whenever a triage call is placed, certain information must be collected to properly identify the employee. This information is kept confidential and is only released to those who have a right to access it. Examples of the required information include company name and facility, employee details and injury location.

4.

POST-INJURY RESOURCE

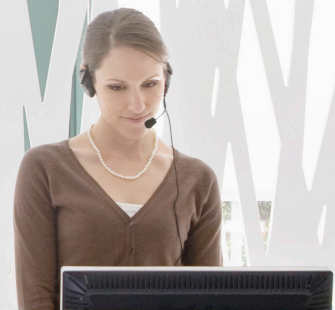
At the end of the call, the employee will be given a unique call confirmation number and the A-O Injury Hotline toll-free number so he or she can call back with any questions, changes in conditions or concerns. A-O Injury Hotline is available 24 hours a day, seven days a week.

Our Award-Winning Claim Service

Once a claim is reported to Auto-Owners, you can expect prompt service from one of our dedicated workers compensation claims professionals, who will:

- Thoroughly investigate the accident
- Explain the claims process
- Answer any of your questions
- Make appropriate recommendations
- Follow up with you regularly until the claim is resolved

We are dedicated to providing you with our refreshingly humanSM claim service as we strive to be the best provider of claim service in the industry.



Frequently Asked Questions

What is the average length of a call to A-O Injury Hotline?

The average call to A-O Injury Hotline is less than 15 minutes including the introductory recording.

How is your call center staffed?

The call center is staffed with registered nurses 24 hours a day, seven days a week, under the direction of Medcor's full-time medical director certified in emergency medicine.

Do your nurses speak any other language besides English?

If a language barrier exists, a translation service is quickly brought into the call. Over 200 languages are available.

When nurses recommend self-care, can employees still request to see their own doctor?

Absolutely. The service does not deny employees their right to medical care; however, it is intended to provide employees with expert information to aid them in making the best decision for their medical care.

Is A-O Injury Hotline acting as our workers compensation claims examiner?

No. A-O Injury Hotline is a telephonic injury management service. However, if further treatment is recommended, a claim will be initiated on the policyholder's behalf.

Is the service available for non-work-related injuries?

No. Your company guidelines should be followed for non-work related injuries.

What if the injured employee is a minor?

Parental consent is necessary prior to treating a minor. The minor's legal guardian should be contacted prior to calling the A-O Injury Hotline.

If a referral is made to a designated medical facility, what information do employees need to take with them?

No further information is necessary unless your company requires specific paperwork. The A-O Injury Hotline nurse will automatically fax an injury alert form to the designated clinic prior to the injured employee's arrival.

Are the calls recorded?

All calls are digitally recorded for quality assurance and to accurately document the facts of the injury.

Should a call be made to A-O Injury Hotline if a non-employee (*guest/customer*) is injured?

No. Your company guidelines should be followed if a non-employee (*guest/customer*) is injured.

Should I call A-O Injury Hotline with billing, payment, insurance or authorization questions?

No. A-O Injury Hotline is not able to answer these types of questions.

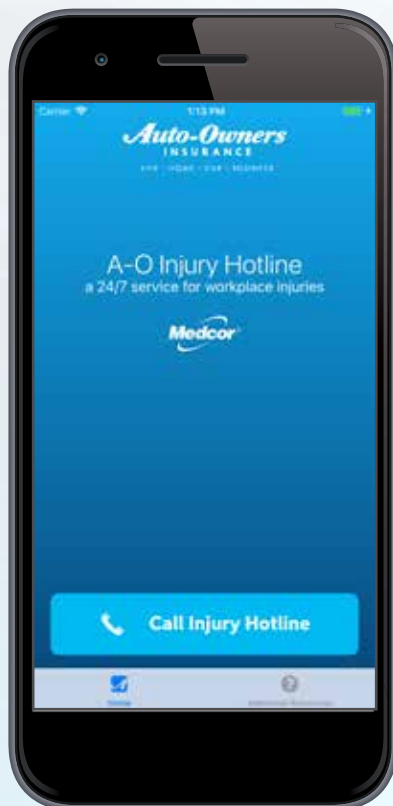
Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Certain restrictions may apply to some coverages. Some coverages may have been eliminated or modified since the printing of this material.

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A-O Injury Hotline Mobile App

Keep the hotline phone number at your fingertips with our mobile app. For a quick one-touch call option, download the

A-O Injury Hotline mobile app,
now available on Google Play.



A-O Injury Hotline: 844.334.6475



Auto-Owners INSURANCE

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