

Rapid Response Rehabilitation

Supporting a speedy recovery and return to work

What is Rapid Response Rehabilitation?

Chubb Rapid Response Rehabilitation is designed to support employees who have experienced workplace injuries by facilitating immediate access to rehabilitation services. This enables workers to recover and return to their roles sooner with mutual benefit to the employer and employee.

Why is this important?

1. Benefits for employees:

- **Immediate access to care**: With Rapid Response Rehabilitation, employees engage with healthcare professionals sooner than through traditional NHS routes.
- **Faster recovery**: Rapid intervention can help manage injury severity leading to a quicker and more sustainable recovery.
- **Reassurance from day one**: Early access to specialists can help alleviate the emotional and financial stress associated with injury.
- **Personalised treatment plans**:
  Employees receive tailored rehabilitation plans, accommodating individual needs and preferences.

2. Benefits for employers

- **Demonstrated commitment to employee welfare**: Providing rapid access to treatment showcases your dedication to the health and well-being of your employees, fostering a positive workplace culture.
- **Improved employee-employer relations**: By promptly addressing injuries, you strengthen relationships with affected employees, enhancing trust and morale.
- **Reduced claims likelihood**: Early intervention minimizes emotional distress related to workplace injuries, potentially reducing the incidence of formal claims.
- **Operational impact**: Reducing time lost to absences minimizes the operational disruption and productivity cost to the business resulting from employee injury. According to HSE, 4.1 million days were lost to non-fatal workplace injuries in the 2023/24 financial year, incurring a total cost of £7.7 billion.[1]

Important Note: Referral to the Rapid Response Rehabilitation service does not imply that a claim has been accepted under the policy. All claims must follow standard reporting procedures.

1. Working days lost in Great Britain (hse.gov.uk)

How will it be applied to the policy?

- The Rapid Response Rehabilitation service is provided as an endorsement to the Employers' Liability section of the policy.
- Cover will be provided for all qualifying injuries up to a specified annual aggregate limit.
- Referral and treatment will be managed with the injured party by HCML, without the need for prior approval from Chubb up to a per case referral limit.

Eligible injuries:

The Rapid Response Rehabilitation endorsement applies to:

- **Workplace accidents**: Physical injuries caused by a workplace accident, including resulting mental injuries sustained by an employee during the policy's period related to their employment.
- **Repetitive strain**: Musculoskeletal injuries such as workplace upper limb disorders and repetitive strain injuries caused during the policy period can also be considered for treatment.
- **Absence criteria**: On referral HCML will contact the injured employee to conduct an initial needs assessment (INA) to assess suitability for rehabilitation. Minor injuries likely to result in less than five days continuous absence are not suitable for rehabilitation.

How it works:

1. **Case management**: A dedicated team of case managers will guide both the injured employee and employer through treatment, ensuring mutual benefits in recovery.
2. **Flexible control**: Employers can manage the allocation and usage of the rehabilitation limits, integrating services with existing return-to-work programs.
3. **No GP fit note required**: HCML assesses suitability for rehabilitation through an initial needs assessment, streamlining the process for employees.
4. **Continuous monitoring**: HCML will liaise with all parties to ensure effective communication and support throughout the recovery process.
5. **Data insights**: Employers will receive metrics and analytics from HCML to better understand injury causes, outcomes, and improve workplace safety.

Experience for employees:

- **Initial contact**: Upon referral, employees will be assigned a dedicated Physiotherapist or Occupational Therapist, who will connect within 24 hours.
- **Prompt treatment scheduling**: Clinics will reach out within 24 hours to schedule appointments that accommodate employee preferences.
- **Timely access to care**: Most employees can expect to begin treatment within 7 to 10 working days of referral, based on clinic availability.
- **Tailored treatment plans**: HCML provides individualized rehabilitation plans that can include a range of different treatments and interventions.
- **Nationwide network**: Employees will be referred to local practitioners ensuring convenient access to high-quality care.

Important Note: HCML services are designed to work collaboratively with NHS provisions and do not replace them. Patients are advised to consult their GP when needed.

About HCML

HCML is a leading independent rehabilitation service provider founded in 2003. With over 350 staff, primarily trained clinicians, HCML handles approximately 75,000 new referrals and 350,000 medical appointments annually. Our bases in Croydon, Manchester, Bristol, Tewkesbury and Saffron Walden, ensure broad support across the UK.

For more information on Chubb's Rapid Response Rehabilitation service, please contact your usual Chubb representative.

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