



Workers' Compensation Coverage for Employees Working from Home

Workers' compensation coverage is in place with Church Mutual Insurance Company for employees working from home for injuries that arise in the course and scope of their employment. Not all injuries at home will be compensable under workers' compensation. For instance, if an employee is making lunch and cuts their finger on a knife or trips and falls in the garage while taking out the garbage, those are examples of non-work-related accidents that would be denied. If you are not sure if an injury is work-related, it is best to err on the side of caution and call it in.

Employees who believe they have suffered a work-related injury while working at home must **immediately** report that injury to their supervisor. After the injury is reported to the supervisor, either the supervisor, the injured employee, or preferably both individuals need to report the injury using the Church Mutual Nurse Hotline at (844) 322-4662. When you call the injury in, be sure that you provide the name of your specific employer (the entity that pays you is your employer) and the city in which the employer is located. The procedure to report the injury is the same as it has been for the past three years.

If a claim is opened, Church Mutual will assign an adjuster who will conduct an investigation and follow-up with the injured employee and the employer. Please be sure that you supply the current phone numbers where you can be reached.

To contact Church Mutual directly about an open claim, the contact information can be found on any communication you have received from the adjuster, or as follows. Thank you.

Jennifer L Annis, AIC, SCLA, AIS, AINS
Claims Representative II – Workers' Compensation
Office: 715-539-4114
Main: 800-554-2642, Option 4, Ext. 4114
Fax: 715-539-4651



Church Mutual Nurse Hotline (844) 322-4662

Available for non-life-threatening injuries, 24 hours a day, 7 days a week.
If an injury is serious or life-threatening, call 911 immediately.

Here's how it works:

Step one: Make the call at the time of injury

- Immediately report the injury to your manager and he or she will make the call.
- If your manager is not available, then you make the call.
- The nurse will retrieve pertinent facts about the injury.

Step two: The nurse recommendation

- The nurse will provide guidance on injury treatment, either through first aid, the emergency room or a medical clinic.
- A summary of the call, including treatment instructions, will be provided along with the opportunity to ask questions or express concerns.

Step three: Debrief with manager, if present

- The nurse will summarize the call, the treatment recommendation and the level of urgency.

Step four: Timely record distribution

- If an outside referral is made, information will be transferred to the medical provider.
- The nurse will submit call information to Church Mutual, which will establish a formal claim only when outside care is administered.

**For more information,
visit www.churchmutual.com/nursehotline.**



Church Mutual Nurse Hotline
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