Southern Webster County Fire Protection District

Firefighter Injury Reporting & Claims Policy
Policy No.: 2025-12
Effective Date: _____
Issued By: Deputy Chief Justin Levy
Approved By: Board President _____ on _____

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1. Purpose

The purpose of this policy is to ensure all firefighter injuries, exposures, and near-miss incidents are reported promptly, documented accurately, and processed correctly through the District's workers compensation provider (Travelers/VFIS).
This policy protects the firefighter, the District, and ensures compliance with state and insurance requirements.

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2. Scope

This policy applies to:
● All firefighters
● Officers
● Cadets

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3. When Injuries Must Be Reported

3.1 Immediate Reporting Requirement

All injuries **must be reported immediately**, **but no later than 24 hours** after the incident.

This includes:
● Injuries occurring during emergency response
● Training injuries
● Physical fitness injuries occurring on district property
● Illnesses or symptoms believed to be duty-related (heat exhaustion, smoke exposure, etc.)
● Delayed-onset injuries discovered after the call or training evolution

4. Who Must Report Injuries

The following individuals must report an injury:

4.1 The Injured Member

Responsible for reporting their injury as soon as possible.

4.2 The Officer in Charge (OIC)

If a firefighter becomes injured during a call or training, the OIC is responsible for ensuring the injury is documented and reported up the chain.

4.3 Witnessing Members

Any member who observes an injury **must notify the OIC immediately**, even if the injured member does not.

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5. Who Injuries Must Be Reported To

5.1 On-Duty Reporting Structure

Injuries must be reported to:

1. **Immediate Officer in Charge (Lieutenant or Captain)**
2. The **Deputy Chief**
3. The **Fire Chief**

If the OIC is not present, the member must notify the Deputy Chief directly.

5.2 Other Entities to Be Notified

Once command staff is notified, the following notifications occur internally:

- The **District Secretary**
- **Board of Directors** – will be notified only of injuries requiring emergency treatment, hospitalization, or lost-time incidents

6. Required Documentation & Paperwork

6.1 Initial Incident Report (Required for all injuries)

The OIC must complete the following within **24 hours**:
● Fire/EMS injury narrative
● Injury/Exposure form
● Witness statements

6.2 Workers Compensation Claim (Travelers/VFIS)

A formal claim **must be submitted within 24–48 hours** of the incident to ensure coverage.

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7. Responsibility for Filing Travelers/VFIS Paperwork

7.1 Fire Chief – Process Oversight

The **Fire Chief** is responsible for overseeing the **entire injury reporting and workers compensation process**. This includes:
● Ensuring the injury is properly documented
● Confirming that all forms are completed
● Ensuring the claim is submitted within required timeframes
● Coordinating communication between the District, the firefighter, and Travelers/VFIS
● Monitoring the progress of the claim until closure

The Fire Chief provides administrative direction but **does not complete or submit the paperwork** unless the secretary is unavailable.

7.2 District Secretary – Paperwork & Form Submission

The **District Secretary** is responsible for completing, filing, and managing **all district, state, and insurance forms**, including:
● Travelers/VFIS claim forms
● Injury/Exposure forms
● Follow-up documentation
● Uploading and storing all injury records
● Communicating with the insurance carrier regarding missing or additional documentation

The District Secretary ensures all paperwork is submitted **accurately and on time**, and maintains all injury documentation for district records.

7.3 Deputy Chief – Secondary Oversight

If the Fire Chief is unavailable, the **Deputy Chief** assumes oversight responsibilities to ensure:
● The injury report process continues without delay
● All paperwork is completed and submitted on schedule
● The Board is notified when required

The Deputy Chief does not directly complete paperwork unless both the Fire Chief and the Secretary are unavailable.

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8. Medical Evaluation Requirements

8.1 Emergency Care

If injury requires immediate medical attention, the firefighter will be transported or directed to the nearest appropriate medical facility.

8.2 Non-Emergency Care

The District may designate a preferred medical provider for work-related injuries. Firefighters must follow instructions for scheduled appointments, follow-up treatments, and return-to-duty evaluations.

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9. Member Communication Regarding Injury Claims

9.1 Claim-Related Questions & Communication

All questions or concerns from members regarding:

● Claims that have been filed
● Claims not yet paid
● Delays in payment or processing
● Requests for additional documentation
● Communication from Travelers/VFIS
● Status updates on open or closed claims

shall be directed to the District Secretary.

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10. Return-to-Duty Procedures

10.1 Medical Clearance Required

No firefighter may return to duty without written clearance from a licensed medical provider.

10.2 Light Duty

If medically restricted, the District may provide light-duty assignments based on availability and operational needs.

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11. Failure to Report Injuries

Failure to follow this policy may result in:

- Denial of workers compensation coverage
- Disciplinary action
- Delayed or incomplete claims processing
- Increased liability for the District and the member

Timely reporting is mandatory.

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12. Annual Review

This policy will be reviewed annually by the Deputy Chief and Fire Chief, and any updates will be submitted to the Board for approval.