



FAQ for Internal Employees

Reporting Claims

All clients should report every claim by phone. Employees should never self-report a claim, but should report the claim to a supervisor. It is important to know which carrier is providing workers' compensation coverage so the claim can be directed appropriately.

For All Zurich Claims, Call **(844) 605-9253**

For All AmTrust Claims, Call **(866) 272-9267**

For All Client Maintained Policies, the Client should refer to their insurance carrier instructions.

Post-Accident Drug Tests

For Clients Subject to Master Policy Drug-free Workplace Programs, post-accident drug tests should always be given irrespective of the time of the injury. HROI will reimburse providers directly for such tests, and is happy to identify local drug testing facilities and vendors upon request.

For Client Maintained or AmTrust Stand-alone policies, each Client should work directly with their carrier's instructions.

Obtaining Medical Treatment

Dial 911 for any injury that appears to be life threatening. For severe injuries, it may be necessary to send your employee to the ER; however, these are rare. Most injuries can be treated on the same day through urgent care facilities or at a scheduled appointment with a local provider. Provider references can be obtained from the adjuster directly following the report of the claim. The HROI Workers Comp Post-Accident Guide also provides a link to identify in-network providers.

It is important to note for Clients that the states of GA, TN, TX and CA have specific panels of approved medical providers and care should be taken to work directly with the adjuster to identify the best provider whenever possible.

Verifying Wage Replacement Payments

The adjuster is the best source of verifying payment information include check issuance dates and amounts. If you do not have the adjuster's direct contact number, refer Clients to the toll-free information lines:

For All AmTrust Claims, Call **(866) 272-9267**

For Zurich Claims with an Injury date on or before September 30, 2016, Call **(844) 605-9253**

For Zurich Claims with an Injury date on or after October 1, 2016, Call **(800)-252-5059**

Checking on Claim Status or Settlements

The adjuster is the best source of verifying payment information include check issuance dates and amounts. If you do not have the adjuster's direct contact number, refer Clients to the toll-free information lines in the HROI Workers Comp Post-Accident Guide.

Obtaining Certificates of Insurance

Clients must submit a completed HROI Certs Request Form to Certs@HROI.com

Obtaining Loss History (Loss Runs)

Clients must submit a completed HROI Certs Request Form to Lossruns@HROI.com