



## A VL real life claim example

# Work Care

## Harvesting Machine

The Insured employer is a market gardener. They hold Statutory Liability insurance as well as Work Care insurance.

An employee was operating a harvesting machine. The machine went out of control due to a mechanical malfunction. Tragically the employee suffered fatal injuries when he attempted to gain control of the machine.

WorkSafe investigated and a prosecution began. The circumstances pointed to an early guilty plea by the employer.

The deceased employee was a foreign national. Within 48 hours of the matter being reported and after a process of international inquiry, the VL appointed lawyer was able to facilitate a payment of \$50,000 from VL to the Insured which in turn was paid to the deceased's estate.

\$50,000 is the standard death benefit under Work Care Insurance.

A final outcome is yet to be known but the swift settlement should allow the court to treat this voluntary early reparation payment as a significant factor in discounting the eventual fine. This is a benefit to the Insured, because, by law, fines cannot be insured.

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