

**Submission
No 345**

INQUIRY INTO NSW WORKERS COMPENSATION SCHEME

Name: Individual Workers' stories

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Submissions via NSW FOR ALL website

Brad:

While working as a Police Officer, I attended a 'brawl' in a rural town with one other officer in July 2009. During this incident I was assaulted by 4 offenders during an arrest, being hit, kicked and struck with chairs on my back whilst I was arresting a male on the roadway.

I received lacerations with blood contamination and lower back injury that progressively worsened putting me behind a desk in August 2010, then totally unfit for work in December 2010. This was due to a diagnosis of 3 lower disc prolapses. Insurance companies changed hands around the same time so I was left with no contact or treatment for several months, until finally when I had taken as much as I could, I found someone who helped me get new reviews and treatment, subsequently I was re assessed and found a new diagnosis for Sacro Iliac Dysfunction (a commonly undiagnosed condition with sufferers of back pain/injury). I was then required to attend Sydney weekly for months, until rehab saw me return to pre injury duties in October 2011, then full operational work from January 2012 where I continue.

I still receive treatment from specialists in Sydney every few weeks that keeps me at work, with a view to reduce it, see how it goes...

There is no way, if entitlements are removed from the current scheme, that I would be able to pay for this treatment (flights, travel, accommodation and treatment from far north NSW to Sydney), where I would certainly then fall back to the injury and be put off work, with no entitlements.

If these changes come into effect, I am scared for my future.

Robert:

I was employed as a Security Officer Mobile which required me to drive in a company vehicle from place to place checking premises ensuring they were locked up and no break ins
One night while driving to check on a premises Some Idiot ran me off the road and the vehicle I was driving ended up in a ditch and on its side

A few months later it was found that I had fractured and Dislocated C6/7 of The cervical spine I have a metal plate inserted I have returned to work but not as a security officer mobile patrol I am now employed as a cleaner

As a cleaner I have lost some benefits that I received while employed as a security guard mobile

As a cleaner I do not work Saturdays Sundays Public holidays I have lost money since I do not work these shifts anymore

The Insurance company has not given me make up pay to compensate me for losing these penalty rates Saturdays Sundays and Public Holidays

Tony:

On 21st December 2009 I was asked to drive a hire crane at the worksite of SEFE at Eden , the crane was set up by the owner on site and he gave me brief instructions on the crane before leaving . After driving the crane all day , on the last lift of the day I went to put the load down where I felt was safe but a foreman asked for it to be put further around . As the crane moved to this site it started to tip over . I jumped out of the cabin as the boom would hit the ground first and I might be trapped in the cabin , breaking my left leg badly . After 2 years of operations , external fixations , muscle grafts I finally had my 9th operation which was to have my left leg amputated above the knee because of bone infections from the pins

and fixations through my leg . Since the amputation on november 21st 2011 I have started to learn to walk this year on a genium leg that is reputedly worth\$ 90,000 and these legs only last 5-6 years so I will require a few more as I am only in my late fiftys . I have decided to follow the workers comp route rather than suing the company as I intend to hang around for a fair while yet and certainly cannot afford the cost of prosthetic leg to keep me walking in the future .

Brooke:

Hi to all union members, i had a accident early in the years of 2000, i have been in construction for 22yrs & have always been a union member & due to my accident Taylor & Scott have helped me out.I still work casual as i love my job (first aider on construction sites) but it is very hard to get a full time job, in the mean time i get a fortnightly payment for my compensation which isn't much but is better then going through all the trouble of going on the "doll" which im very worried about this action that this goverment want to change.This has to be taken seriously for all members because we dont know when we get injured or when accidents can happen.So PLEASE all union members lets stick together & STICK UP FOR OUR RIGHTS..Not Barry O'Farrels.

Name suppressed:

Just over 12mths ago I went in for what was supposed to be a straight forwards hernia operation, (hurt on duty), and I am still in a significant amount of pain and a lot of discomfort. As of last week I was informed that as of the 1st of September this year, if I am not back to 75% of my usual hours, my pay drops to 80% which is about a 15k pay drop and one which I can not afford to have happen. All this because of something which was out of my control.

The changes to the death and disability fund is atrocious and these further cuts to the workers compensation act is even worse and will effect hard working, honest workers deeply.

Name suppressed:

I had a car accident on my way to work (just outside my home) that resulted in another teacher's death (also on his way to work). I had a bit of time off from work (few weeks and odd days) and returned on 'return to work" plan. I was a SASS member at the time and was able to return to other duties at my school. However, I did need the support of Staff Welfare and the Dept. as well as Employee Assistance programme to recover from the Post Straumatic Stress Disorder that resulted from the accident. I feel strongly that Workers Compensation needs to have the journey to and from work covered.

Ray:

I had suffered a workers comp injury roughly 20 years ago. the treatment I got then from the insurer was nothing but trouble. i received \$3701(with medical expenses paid within reason from the GIO and a life time of suffering. what this cost me was a lot more, I lost my work i lost everything i had worked so hard for. i still suffer with pain, but i figure that there are people out there worse off then me so, i grin and bear it. My story was in the local paper and belive me it got alot of attention.

Michael:

I was on work cover for 13 months after being assaulted in Accident & Emergency twisted and tore my medial ligament and my cartilage in my right knee, had two arthroscopic ops the income during was bad but my Nurse manager was very helpful and understanding of my case she did everything to help me during my recovery. The only thing was the different people I had to see during and after my injury then before I went back to work they were an independent accessing group they made you feel like it was your fault etc I just guess that they didn't really care as they were paid by the insurance company very well to do their assessment of me to get me back as quick as they could

Jenny:

I have been working for a number of years in the education system. I have had various injuries at work and it has given me a great deal of piece of mind to know that my income was not affected because I had to take time off work. If you are injured at work and have to take time off work you should be compensated not denegated.

At the end of 2006 I became gravely ill and was off work and in hospital for nearly 3 months if I was payed the way Mr Farrell wants to I could not have paid for essential therapy and would have had to leave teaching and I would have lost my house, and car. Being sick is stressful enough without taking away your right to security of pay and the security of your work position.

Deidre:

I would like to express my concern about the proposed changes in the workers compensation legislation. I am concerned about all the changes however am particularly concerned about abolishing journey claims and not paying medical expenses after 2 1/2 years.

Due to many jobs in my field going out west in Sydney I need to take jobs a long way from home. I travel on 1 bus, 2 trains and then a 15 minute walk from the station to get to my job. This means more possibilities of sustaining an injury travelilng to and from work even during the day when trains and buses are more frequent and busy. At times I need to work back late at night which means to get home I need to walk 15 minutes in the dark in a deserted area to the station then travel on empty trains with lengthy waits at deserted train stations between connections. which increases my chances of being attacked. Thus losing journey coverage is of a real concern to me.

You may ask why I don't drive at those late times. Driving is difficult and expensive due to peak hour traffic, tolls and early bird parking plus parking fines. Especially when I have already purchased a \$51 weekly for the week and the ticket has not run out. To save costs my workplace does not provide reimbursements for these additional costs incurred when working back. We have managed to negotiate some concessions ie some assistance with parking costs so we don't have to walk through dark streets to the local station.

This will also discourage people from taking jobs that are shift work or far from home as not having journey claims will mean that there is no incentive for employers to address safety aspects of late night travel. We see this example with customs workers at the airport who now have to pay for parking yet finish shifts after trains and buses have finished for the

evening. The alternative for them is walking 20 mins in the dark to cars they can't park closer given limited parking spots.

In spite of the travel I choose to continue to work in this field of work so I can build good experience to reduce my chances of experiencing unemployment in the future due to being a mature age worker. I could work close to home in work that I am over qualified for but that will also make me less competitive in the future.

My work can also be heavy with inadequate equipment for transporting heavy goods outside of the work premises (inside is fine with trolleys etc) which means carrying awkward heavy items long distances. I am also aware that some muscular skeletal injuries can make one susceptible to further problems in the future, for example, a young person injuring their hip leading to the need to undergo hip surgery in the future say at the age of 45 when still of working age rather than the usual 75. Thus I would want to be covered properly for any injury sustained not only now but also for health problems which may arise from this injury in the future as well.

I use the example of musculo skeletal as they make up a large percentage of work place injuries but also because of expense as orthopaedic surgeons rarely bulk bill or offer quick (or any) surgery through the public health system. Physiotherapy is limited on Medicare and there are long waits at public hospitals. Ditto for public hospital pain management clinics.

Cutting people off or reducing payments or ceasing reimbursement for medical and other expenses will not only impact on the person but on other individuals as well. More and more individuals are needing to pick up on the shortfall for others due to welfare cuts and falling wages and with this proposed legislation will also need to do so for injured workers. This places a great strain on people as it's hard enough to provide for yourself and immediate family, save for one's future and retirement and so forth without needing to pay out to support others as well. My partner pays out a large proportion of his wage to house adult family members and when I got cancer there was no money left over to support me - I had to continue to work.

Linda:

I am currently on Workers comp for an injury I sustained at work, I have had to full knee replacement and because of complications I now have to go back into hospital for further treatment. If I wasn't receiving full workers comp I would have to return to work without my knee being completely healed as I could not afford to be off work without workers comp entitlements. This injury occurred through no fault of my own, so instead of taking away compensation payments the Government should take a long look into why these injuries occur in the first place.

Mel:

I injured myself at work due to someone leaving water on the stairs! I hurt my back and elbow, I thought this would heal and I would be ok. I later reported the incident as my back was very painful and didn't seem to be getting any better. My hours were reduced to way below what my income was and I couldn't afford to continue on workers comp as I had to decide to put my health first or my family. And of course my family came first, I got a final certificate from my doctor and returned to work. I later re injured my back and knew I couldn't go on workers comps so I reported the incident but didn't take time off. I then re

injured it again at work but like before continued to work, my back got that bad I could barely walk, I had no quality of life at home or in the work place, I started to go home early p saying I was sick, I used up all my sick days and annual leave days just trying to get through with minimal pain. I started taking time off work with no pay and paying for treatment outside of work. Eventually enough was enough, I went to my work and asked to reinstate my compo from the original injury and the further aggravations I had had, I went to my doctor and was referred to specialists and for an MRI. I found out that I have disc damage in my lower back, my work was paying compensation for my injury and I was doing everything to get my self better. I am a mother of three children, I couldn't and can't get dressed in the morning, I can't put shoes on and then all of a sudden I was sent to a work doctor and had my compo cancelled! There is a privacy breach in relation to the doctor they sent me too, but I couldn't believe it at all one minute I was struggling physically and emotionally but at least I was financially supplemented, I hadn't worked for three months and I was on my own!! I have contacted legal advice and am in the process of trying to get my compo reinstated. I haven't worked since September and am in exceptional pain everyday, I can't drive more than 20 mins at a time as I have numbness in my right leg at different times, I can't play with my kids I can't do my house work I can do anything I could normally do. My quality of life is ruined and my family is devastated! I am only just 28 years old!!! To hear the full not so frustrated trying to type all of this up information please contact me, I'm risking loosing my job by taking 4 months unpaid leave, I'm in a zone of not knowing what to do, the strain a back injury puts on your family your life and your finances is unbelievable! I never thought this could happen to me but it did and it has!!! I have no support from my employer, and if this new legislation comes in you will destroy the lives of many including myself, people that injure themselves will be left with nothing, it is an unacceptable thing to put a time limit and a price on someone's injury!!! It's totally unacceptable to think that someone isn't covered from home to work if the unexpected happens, your ruining peoples lives and you will ruin the quality of lives in the process!! Do not do this to Australians! We deserve the compensation if we are injured. It is our right, read the constitution on freedom and the rights of people!!!!

Phillip:

I was an Assistant Principal at a special school. I was assaulted by a student which not only caused physical injuries but also ongoing physiological problems. The workcover physichiatrist assesed me as having a 19% ongoing impairment. I was medically retired and recieve the basic benefit from workcover. I attend a physiachrist regularly and nave been diagnosed with Post Traumatic disorder and depression and cannot work again.

Sandra:

Yes minister I too was injury at work through no fault of my own. I was working for a very large company. I injured my self back in july 2005, I now have no job and live off \$110.00 per week. I am 52 yrs old have no rehab provider thanks to the company i have applied for over 40 jobs in the last 3 months have worked since i was 15. The goverment has offered me \$2.55 perf/night for extra payments but would like it back when i recieve a claim. PLEASE EXPLAIN HOW SINGLE/UNEMPLOYED ARE ENTITLED TO MORE THAN ME? I CANNOT EVEN OBTAIN SUPPORT THROUGH JOB NETWORKS AS I AM CLASSED AS A WALK IN? THERE GET PAID TO PUT LONG TERM PEOPLE INTO JOBS NOT PEOPLE LIKE ME! I CANNOT EVEN GET MY SUPER? I AM A GENIUNE CASE LIKE MANY THOUSANDS MAYBE I SHOULD BECOME A REFUGE AND CAN GET HELP. I URGE THE GOVERMENT TO HELP THOSE WHO NEED IT! HELP THOSE WHO DO EVERYTHING BY THE BOOK WE ARE THE ONES WHO SUFFER AND GET

KICKED IN THE ASS? BET THERE ARE 2 SETS OF RULES MR MINISTER YOUR PARTY HAS LONG LOST MY VOTE LABOUR WAS FOR SUPPORTING WORKING CLASS PEOPLE ?

Ian:

I received a work place injury 1992. I was transported to Hospital by ambulance. Workers comp paid for this injury. It was an injury to my lower back.

When I was in serious pain in 1995 I had key hole surgery on my L4 L5 disc. This did not work for me. In 1997 in excruciating pain I went back to my Orthopedic Surgeon. I was referred onto a Neurosurgeon. The Neurosurgeon advised me after some questioning, not to pay his bill, send into the insurance company and re-start the claim. This I did, the Insurer denied the claim. I started legal proceedings. In 2000 I received part workers compensation. I gain work not in my trade profession. I had to retrain my self without any help from workers comp or Commonwealth Rehab. Neither would assist me. I worked in a call centre for 11 ½ years. In 2005 I had further surgery on my lower back, S1 disc. In 2010 I was given a steroid block. This has assisted to date.

My position was made redundant in July 2011. I have not been able to gain employment since being made redundant, despite applying for many jobs.

I currently receive medical help from workers comp. I am now worried this help, is going to be eroded by the State Liberal Government. Where does this leave me? No job, no medical assistance, No wage/payment being received from anywhere. What future do I have?

Vino:

My wife Aroona was injured whilst performing her normal work routine that of Filing. It was discovered that there was a Tear in her abdominal wall called Inguinal Hernia. We did not know what to do , so the Doctor suggested we ask Workers Comp. as the injury happend at work. After some delay we had approval from the insurer agency. Thank God for that as we had no private medical insurance, and a large mortgage . How were we going to manage. The op was successful and my wife returned to full time work gradually over 6 months fully fit. I do not know what would have happend if she was without wage after 13 weeks . The stress would have brought about more pain in the home and and on her personal self, we would have been behind on mortgage payments etc.Thanks to Workers Comp she has fully recovered and we are still a happy unit as a family and stress free. Please do not allow the new suggested changes be implemented as this wil cause a lot of hardship in families. However, I do understand the need for greater control and I think more consultation with Doctors is needed to reduce overall costs.

Julie:

I was injured at work 20 years ago, and still to this day have back pain and unable to perform daily tasks. My back injury, which is known as a chronic condition, ie wont ever get any better, changed my life and childrens life forever, and not in a good way. How I was treated and the miserable payout I received has really had a lifetime effect on my personality...The problem is that the real and genuine cases dont get treated fairly... I still have to go to work to pay my mortgage, because no doctor who says not to work fulltime is going to pay the mortgage for me....I will never be able to pickup my grandchildren, there are so many parts of everyday life that I miss out on, and all due to a workplace accident.

Judith:

I will put this in points because otherwise I could write a book. My ex husband injured his knee approximately 10 years ago. It is great to have medical bills paid but it doesn't end there. The impact on our whole family has been immense.

- lots of small surgeries to keep him going
- never any full resolution
- inability to return to employment that requires physical activity or any strain on the leg
- inability to return to desk job due to pain if immobile for long periods
- treatment internally in the work place as a malingerer and charity case.
- inability to get a different job (no one wants a worker who is off seeing Drs and having operations)
- forced to remain on income of lowest level employee
- no advancement in employment
- loss of self esteem & increase in depression
- failure of marriage due to point above
- no superannuation paid over these years

As I said this is in point form and I have only brushed the surface.

Our family's whole life experience emotionally, financially, socially, psychologically.... has been impacted in a negative way by this.

I have never claimed for pain and suffering but am almost there.

Sandra:

My father was killed in an accident on his way home from work in 1977. Before there was workers compensation or superannuation. We went from a very secure position (Dad was a mine Under Manager.) to relying on a Commonwealth Government Widow's Pension. It was pre-HECS, and without engaging in the futile hypothetical argument of what might have been, I feel that the experience had a very big impact on the opportunities and outcomes that were available to me.

Our lives were turned upside down and we suffered for the experience.

Don't go backwards Australia!

Sharon:

I was assaulted at Penrith railway station during the day back in April 2009 and luckily for me the assault happened in front of 2 plain clothed police officers so they were able to arrest the offender. Unfortunately due to lack of assistance from the solicitor involved I have been unable to get compensation due to the fact that no one seems to know whether I would be covered under workers compensation or victims compensation. It is taking far too long to sort out seeing as it is a straight forward assault and really should have been sorted out 2 years ago. I am getting quite frustrated in the delays.

Varun:

I have been a victim of a recent workplace hazard, and have been suffering from acute pain. Employer fixed a higher desk for a colleague that sits next to me, just so it is convenient for a tall person like him. This is an unusual request completed by my supervisor even though

there are approximately 150 employees working with similar sized desk as mine on the same floor. When I leaned over to pick some mail, sharp high corner of the higher desk hit my scrotum and developed a condition called Epidymiditis. Specialist has advised this condition has a very less chances of resolving completely. I still go to work just to try to give my full effort and also show my employer that I am trying my best. However say in future if I genuinely required time off and treatment, this proposed workers compensation changes will affect my welfare. This would be a very sad scenario for the family. This applies to every such victim.

Chris:

I am a severely injured NSW State Government employee. My despair at the thought of Barry OFarrells proposals to step down of weekly payments and discontinue medical treatment after 2 years .

I have recently been advised I have to undergo an extensive back operation shortly that will result in a long recuperation period and extensive rehabilitation. I had initially chosen conservative treatment as recommended by my treating professionals. Unfortunately my symptoms have deteriorated and I have been advised I will require surgery to prevent my condition from deteriorating to the point of permanent loss of motor function. Recovery from this surgery is established as very long and go way past the 2 year cap Mr Farrell is so intent on introducing .

After 15 years on the job I sustained a serious back injury in 2010 and am currently on reduced hours, but at work. I have fought long and hard with my employer to actually get back to work and remain there.

My employer has failed in their duty of care to me -in fact their behavior has been nothing less than obstructive and bullying including:

- * Protracted periods of my employer paying incorrect weekly benefits, being forced to use personal leave to top up my wage to meet daily living expenses
- * Highly confidential information about his injury being broadcast by email to various staff who had absolutely no part in his return to work program - his employer initially even going so far as to deny this ever occurred despite factual evidence being presented to them.
- * Being told by work colleagues and a fellow manager to "piss off out of the department" adding I am "nothing more than a lazy ****" and none of the other managers want to work with you"
- * Severe bullying by managers and work colleagues with regard to the workers incapacity for work and broadcasting that the injury is nothing but a "put on" or "farce"
- * Request for a chair and more suitable seating area had been ongoing for more than 6 months despite continual requests from the treating doctor, pain management specialist, RTW consultant and myself
- * Little contact internally from Managers who need to be involved in the return to work process to ensure it is sustainable

All this despite intervention from my treating professionals, rehab consultant, Work Cover and the insurer!

All I can say is when you have a serious injury it is all consuming trying to deal with the implications it has on you physically and on your life, the last thing I expected from my employer was this psychological warfare . My life is on hold and my employer who caused the injury in the first place doesn't give a damn. I have felt powerless to challenge this

ongoing behaviour from my employer as my total focus has been on trying to beat my physical injury and no energy was ever left in me to fight my employer since the injury occurred.

Our organization has a history of bullying those of us unfortunate enough to get injured. Mr OFarrell should focus on prevention of injuries at work and a penalize employers who don't fulfill their duty of care or genuinely commit to assisting workers get back to work once they are injured."

Kate:

Hi have had to go through workers compensation and people need to realise it can take a long time for you to be able to get back to normal duties or even to close to. Alot of the time it is not your fault you are injured, it could not being trained correctly or not enough help to get the job done. It can take a long time or even you never totally be relieved of the pain or discomfort. You are not the people having to deal with the pain every moment of every day, This is peoples live and livelihood you are talking about. people want to live life and enjoy it and to be able to live life without pain.

Roy:

Hi I injured my shoulder 1 year ago because of my Store manage !! he forced me to lift 18 kilos over head and until now I'm still on work compensation and still nothing can help me to reduce my pain !!! I lost my position because I was going to be manager on my department !! I missed that and I wont able to be anymore because of my injury !! I missed my uni class ! My Girlfriend left me ! I left my house because I cant pay anymore my rent and Im sleeping now in my car !! I cant find any other job !! I tried so hard but it;s impossible !! no one will accept someone has an injury because they get scared from that!! and now WHO CARESS !!!!! I'm 23 years old !!!!!!!!!!!!! what kind of future i'm still have !!!!!!!!!!!!! and now they want to do moreeee and attack uss !!!! they should help usssss !!give us more help !! and now my store manager doesnt care !! he is living his life and enjoy it but i'm the one who lost too many things !! is that fair !!! NO WAYYYYYY ,, WE WONT LET THEM DO THAT !!! Government it's wronggg ,, baddddddd ,, not fairrrrrr to ATTACK INJIREED WORKERSS !!!!!

Rachele:

Hi my name is Rachele and I got hurt at work.
I understand there are people out there roting the system but there are people who are truley injured as the system stands at the moment people who get penelty rates already suffer with pay cut but you are told you will not be out of pocket this is not true and when you realy and the money to feed your family it already hurts. I would like to see what you as a government would do with yourself if you had a injury There is a lot of pain you go through mental and emotional heartache SO I STRONGLY BELEAVE IT SHOULD CHANGE TO HELP THE INJURED WORKER NOT TO MAKE THEM FEEL LIKE AN IDIOT FOR HURTING THEMSELF WHILE DOING THERE JOB.....

Steve:

On Sept 7 last year (just two days before my 50th), an idiot hit my motorbike at a roundabout. He broke my left shoulder and my right wrist. Although back at work, I still am recovering with regular doctor visits, rehab gym work and physio each week. I worked from home for 5 weeks and returned to the office in Jan of this year. As a grade 11,

I had to supplement my workers comp with sick leave to the value of \$2,400.00. How on earth would I pay for all of this without workers compensation.

Matthew:

Having now been on WC for almost five years, I understand the stupidity of the governments ideas, about changing the system as it stands. I have been bankrupted by my insurer within 6 months of going on WC, due to the fact they where and to this day still are underpaying my entitlements. This fact I have brought to their attention from the second week of my claim until this current day, an issue my solicitor is now investigating. This has led to bankruptcy which in turn has led to depression and this in turn has led to a marriage breakdown.

To pay people even less, as is to be the case, is an insult to all hard working Australians. And not to be covered going to and from work is even more insulting.

I have two kids to support as well as a wife, luckily after marriage counseling at my expense, we were able to reconcile. But I pity all those under the new rules if they become legislation, it will tear families apart from the inside out and no doubt increase the risk of people on WC taking their own lives!!

Krystal-Maree:

I had my first injury back in 2004 to my shoulder all done at work. I received surgery to repair the damage and was cleared to resume my then current position about 16 months after. Then in 2009 the same shoulder was injured once again at the same workplace but much more serious than the last. 6 months after I had yet another surgery on the shoulder to repair the damage once again to find out that it was much worse than first thought. Many hours of physio and many many injections of steroids to help with the pain and underlying issues. I tried to not have many days off as I didn't want to lose my position with my employer as they were making it hard as I was on lighter duties. I suffer from depression as a result of this injury and the harassment from the managers and the company who I was working for. I put in the claim for the depression and was shot down by the insurance company.

Then in late 2010 I was put off as there was no suitable position for me within the company. I was paid out my leave, long service and told good luck. Pfffft.

So on the job seeking hunt I went, many employers don't want someone who has had an injury/workers comp claim. They don't say it but you can tell straight away in the interview. After 8 months of rejection I finally got a job, but had to put unpaid leave in to have a 3rd surgery on the shoulder to try and clear out scar tissue and repair once again the damage in my shoulder. Now 2012 I am facing the fact my shoulder WONT be the same and is a permanent problem with pain and lack of movement. Just lucky I have a great ortho specialist who is willing to fight for me and my injury with the insurance company.

I receive fortnightly payments to make up my wage from my previous job, but if this is taken away from me and my partner we will lose our house and everything we have built up for our selves over the years. 3 long years I have had this injury and will have it for the rest of my life!!

Terry:

I live in the Thirroul and commute daily to Sydney in the busiest commuter corridor in the country by car as its cheaper than public transport and a round trip to work on trains and busses to the airport is FIVE hours. I have had several accidents over 16 years of commuting

and when I travel to and from work, I expect to be covered by workers compensation if I am in an accident.

Steve:

What a sad endorsement on the phenomenon that occurs everytime a political party wins an election with a land slide majority. The extremes are ridiculous! That's being polite.

"Progress" again! at the expense of the struggling working classes.

Howard and his grand plan to privatise health insurance or be financially penalised. The private cover taken out isn't worth the hard earned paid.

Now Mr O'Farrell wants to water down employee protection and stimulate? the economy by reducing your workers compensation entitlements when you truly NEED them the most. Mr O'Farrell! I wonder how you or any of your colleagues would explain to your families that unfortunately you've sustained an injury and ALL of you and yours will just have to tighten the belt till hopefully you can be on your feet and earn again. I suppose you would have enough savings to sustain your situation and get through your crisis and still smile?

Oh well looking on the bright side at least NOW there is truly a distinction between Labor and Liberal. Thanks for clearing that up for me.

Marie:

My husband was injured at work 4 years ago. for the last 2 1/2 years he has been unable to work due to his back injury and depression caused by pain and bullying at work. He just last week underwent surgery for his back. if these laws were in force now where would that leave us....it's not his fault he was injured why should we suffer financially because of a workplace injury? It's bad enough having to fight for everything with the workers comp insurers without then being left high and dry for the rest of your life. he has been told he will need surgery every 7 to 10 years for this...so what, we are supposed to find the \$50,000 it cost for the surgery every time for something that his workplace is responsible for??? This is so wrong and smacks of insurance companies and big business getting to the government. Yeah let's forget the poor injured workers they can fend for themselves.

Andrew:

Between 2002 and 2010 my ex partner who is a NSW State Government Employee was injured in the course of her duties. She has undergone 4 Operations to return to work. Her Employer (And Insurer) have been of no assistance at all to her. Her Union have not bothered to assist at all, in fact they are all quite happy to throw her on to the "Dole Queue" She is, quite happily back at work, however the actions of her union, employer and the Insurer are causing stress and anguish with her and caused us to separate

The System DOES need to be reformed, however it needs to be a positive reform that penalises the fraudulent claims and employers and insurers who don't comply with the legislation.

More assistance needs to be provided to employees who can't return to work, the Section 66/67 payouts are not enough for an employee to re-build their life.

I am more than happy to speak with anyone from Unions NSW, to show my disgust at the way the Rail Tram & Bus Union (NSW Branch) and RailCorp have treated my ex partner.

Galina:

I worked for CBA as senior administrator. As the result of the product restructure the admin unit was combined with Call Centre. My duties required the highest level of concentration as I investigated problems related to superannuation accounts of closed products and decommissioned systems. Investigating such a complicate and sensitive issues required lots of investigations and manual calculations. I was the only one administrator in the team who worked with such a complicate issues and my workstation was the closest to the Call Centre. Sitting within Call Centre, being surrounded by people who talk for the whole day and trying to solve such a complicate issues made my life enormously stressed. It was the worse stress I ever had in my life. I frequently reported that the noisy work environment is affecting my health and asked to change the location of my workstation, however it was frequently rejected by the manager of the department, who initiated the restructure. I was enormously stressed and experienced panic attacks and depression. In few weeks the reaction to noise became very painful. In September 2009 I left the company as my health condition has become an extremely pure.

I have been diagnosed with hyperacusis (oversensitivity to noise) and depression. Now I am disabled. Commonwealth HR Workers Compensation management rejected my claim and advised that they do not see the connection between my sickness and workplace conditions. Now I leave in a permanent pain. I am isolated from the whole world and unable to support myself financially. My life is destroyed.

Veronica:

In 2009 I had a disc prolapse on my lower back due to counting and lifting heavy >5 kg business deposits (filled with coins). We were short staffed for tellers and as I used to be one, my manager asked for my help. I've had 2 back operations, physio treatments and am seeing a psychotherapist bec of the chronic pain.

Warren:

Hi there, I work for a big company in which i have been employed for the last 17 years. About 10 years ago i ran an area at work on my own, in which there was enough work for two people, the company wouldnt get anybody to help me and i worked my but off to try to impress managment and try to maybe slowly get promotions. A big part of my job was to move product on a gas forklift twisting my neck and back for about 3 to 4 hours a day because i had to move product to other areas of the plant in which was 30 acres i have had at least 10 times had workers comp from continues problems with my back and neck the company is closing downand moving to asia in the next 2 years and i am very scared that i dont know if i will be able to hold down another job as it flares up more offen now and i could be off work for a month till it gets better. I am currently on workers comp and this is the second timhas flared up. when it happens i can barly walk and through no falt of my own i will have to deal with this problem for the rest of my life. I am concerned as i dont know if it will get to work again when this company closes and moves overseas. I guess it dosent matter about my health and well being as long as the company can boost its profits and in turn the shareholders and directors can justify bigger pay packets than they allready have in the millions as obviously they are doing it hard. and the little man gets crushed again.

Peter:

I was injured at work due to the repeated actions of my employers managers. The injury

eventually cost me my job as it was very serious and the government employer Institution fought the injury through the courts (at taxpayers expense). Losing my job was bad enough but the Workers Compensation payments are a small fraction of my usual previous weekly wages. So losing my job through no fault of my own caused by my employers actions and losing a reasonable income through their actions is not unjust but unfair. However it proved to me and my family that the Government of NSW can waste huge amounts of taxpayers dollars trying to defend the indefensible as well as attack already injured and disadvantaged employees and allow insurance companies to escape or reduce their responsibilities. This government was elected to represent the people of NSW, not the insurance companies and their very well paid executives and their lobbyists.

Carl:

I was medically retired 2002 by education dept injured 2000 gio were fairly leanient as it may now appear over 8 years mine was back injury. allianz has now taken over and only last week i was told by their "physio" allianz would not stop until they force me back to fulltime irrespective of injury. i have been wishing for cancer rather than going through this immoral system. there is no such thing as rehabilitation just redeployment to force someone else to pay your wage . they will probably have me out of my home before too long.maybe we should survey how many people have suicided due to workers comp already?

Christine:

01/02/12 - date of accident

The morning was raining and when I entered the train at Mt Druitt station (approx 7.11am) there were no seats in the immediate area. I went down stairs as I could see there were seats available. As my foot touched the floor, I slipped. My right foot went straight out ahead, my left foot caught and twisted, I landed heavily on the floor, my lower back hit the bottom step and I smashed my head against the wall.

Two police officers who were sitting right where I fell helped me up and onto the seat.

The first stop was Blacktown where the police assisted me off the train and to the station staff. The staff at Blacktown station called an ambulance and the police stayed with me as long as they could, as they were on their way to COurt at Parramatta. The staff and Transit Officers at Blacktown station were very helpful and someone stayed with me at all times until the ambulance arrived.

The ambulance took me to Blacktown hospital and I was kept there until 5.45pm. During this time I had an MRI on my lower back, an x-ray of my left foot & ankle and another x-ray but I can't remember where.

I was off work for one and a half weeks and then returned to work initially for 4 hours per day 5 days per week, increasing gradually to full-time over the course of many weeks. I was only able to remain at ful-time for 1 day, due to pain.

I have since had another MRI (this time an upright one) where I was found to have 3 bulging discs in my lower back.

I have been having physio a couple of times a week and seeing my doctor regularly.

I have since been off work for another week and a half and am at present on a RTW (return to work) program of 4 hours per day 3 days per week.

Philip:

As a Senior Manager in a bank I have no cost salary continuance insurance as part of my

remuneration package and therefore will not lose out significantly on my salary is stopped due to an accident. What upsets me is that the parties that are encouraging the O'Farrell government to scale back on workers comp share the same privileged position as me. I often wonder if the government would have such support, if those supporters shared similar risks of salary loss as ordinary workers.

Maybe an industrial campaign could centre on free salary continuance insurance for all.

Philip:

I am a medication endorsed Enrolled Nurse employed in a Sydney Public Hospital in Theatres. On or about the 28th March, 2011 I ruptured a disc in my back whilst attempting to move an unconscious patient down the operating table. This was not my job but we were short on staff and had no Theatre Orderly answering the page. I was just expected to move the Patient on my own by the Surgeon and Anaesthetist (they refused to help). I worked for another week in much pain but thought it would be ok with hot packs, baths and rubs. At the end of my last shift (about the 7th April) I had no feeling in my left leg whatsoever, which really scared me, it was like it wasn't a part of my body. Since then I have battled with QBE (WorkCover) for anything and everything I have achieved. From the beginning they were obstructive and always used delaying tactics, the NeuroSurgeon told me I needed the Operation and it would take two years to fully recover. On the 2nd August I attended Prince of Wales Private Hospital where I had an Anterior Lumbar Intradiscal Fusion (ALIF) where they removed the destroyed disc put in a cage, filled it with a cement like substance and joined the L5 vertebrae to the S1 vertebrae with a metal plate and 4 screws. I was in hospital for a week for this radical surgery. My story goes on and on but needless to say after 26 weeks WorkCover reduced my income to \$400 a week (my mortgage was \$420.50 per week), most upsettingly I wasn't ever made aware of this going to happen until I received a letter at 24 weeks advising me. They kindly let me use all my sick leave and holiday pay to supplement that wage until I exhausted that then said "bad luck that's the legislation". The injury, the way it was handled and the pain have caused me to have associated problems the worst of which is to become depressed and a suicide attempt on the 28th November, 2011. I am now financially ruined, I have tried to return to work part time but am finding it very difficult and to be honest I love my job and my place of work but feel I have been forced by to work too soon by this horrid "legislation" and I couldn't imagine how they could make it any worse. I was injured in the course of my work, doing my duties and then some and feel like I have been left high and dry, still in the pits of depression which affects the rest of my family in many, many ways.

Benjamin:

I am currently on workers compensation. I injured my back in November 2010 and have been on workers compensation ever since. After having an operation in August 2011, which only fixed 50% of my problem I haven't been able to work since. Because I have been off work now for over a period of 6 months my weekly wage has been reduced to 50%. With living expenses and the cost of weekly medication (which I do get back from my employer, although sometimes it takes a month) it is impossible to live on. I have been told that I will have to have another operation. This means that it will be even longer before I can return to work. I've already been told that I will never be able to return to my trade. This leaves so much uncertainty for me. It is already hard enough and I am struggling to survive let alone live. All I was doing was my job and I get treated like this? How much harder does this government want to make it? The workers compensation Laws are already bad enough and this

government wants to make it harder for workers who get injured? You've to be joking. I am against any changes that this government wants to make.

Graeme:

I'm extremely concerned about these proposed changes because I'm currently struggling through a Workers' Compensation Claim for an injury I suffered in June 2003 whilst working, a matter that still has not been resolved even after so much time.

I was injured after having been intimidated into loading a job onto my truck that I'd advised the Fleet Dispatcher wasn't safe to do so, due to there not being enough people there to safely load it. I was threatened with immediate termination of the SubContracter Agreement between myself and the Fleet if the job was not loaded, even though I'd worked out a satisfactory alternative with the Office Manager at the Pick-up point.

Needless to say I was injured, and then everyone associated with the Fleet tried to pressure me into not claiming Workers' Compensation, telling me it was not necessary.

Within a reasonably short timeframe it became obvious to me, as the time taken to recover stretched out longer before me, and as the Medical and Physiotherapy expenses mounted, that I was not able to carry the costs associated with the injury and the recovery myself, and that a Workers' Compensation Claim needed to be submitted.

Once it was, the Fleet concerned basically stopped communicating with me, and after some discussions, their Workers' Compensation Insurers, CGU, rejected the Claim, effectively denying me any more in the way of assistance, not that they'd done much for me by that time anyway.

So, the matter was placed with solicitors, and we've been fighting an ongoing battle, without resolution, ever since.

My major concern now is that a matter which commenced eight or nine years ago will fall under restrictive new regulations that will deny me any type of satisfactory legal redress for the damage done to me so long ago, or financial compensation for any of the expenses and losses I have suffered over the life of this matter.

Particularly when I did not even vote for this ***** of a new Premier, or any of the other Members of his political Party.

Name suppressed:

I was first Injured at work in 1989 whilst lifting Heavy Weight. I sustained Permanent Damage to L4 and L5 Discs. These were the days when we took a fist full of Panadol, layed down on the floor for an hour or so and then get up and return to work. Un known at the time what the future had in store for me. in 1996 I decided to take legal advice. I had missed the required time (6 years) in which I should have sought action by approximately 2 weeks! By now problems with my lower back had become CHRONIC, continually on Anti inflammatories and weekly physiotherapy, yet managed to stay employed. my quality of life was a mess to state the least. I ended up with a Court case for Injuries sustained at work and Medical reports indicating a Permanent Injury of 20%. I ended up with a few thousand dollars and On Going Medical which I still recieve today for Medicines, Doctors and Specialist

Treatment. I am still employed full-time in a less strenuous role with another company, but my Quality of life is extremely limited. This injury turned my Family's Life and mine inside out, changing me as a person (GRUMPY!) always in PAIN, No real release from it and side effects from different medications including Heart Burn and Chronic Reflux Issues. This issue really limited my employment opportunities for almost 12 years, putting extreme pressure on Financial issues within the whole Family I am currently on a number of medications and I am booked in for another Quarterzone injection in a few days time. If It were NOT for Workers Compensation covering me for these issues, i would Definately NOT be able to afford to have them, which would definately cause me to loose my Job, and then my Mortgage, my Super and then what ever remains would wittle away.....

Workers compensation has SAVED my life to this point in time, without it I would NOT have been able to continue to Work and support my family, put my children through school, continue with the mortgage and then Change Jobs and Increase my Super Contributions for later in Retirement.

In Summary, add all this together since my initial injury and I Honestly believe Workers Comp has save me and my family a Million Dollars over the past 23 years. That may seem extreme, but my Salary Doubled in my new Position, a Position I would NOT have secured if I was Not already covered by Workers Comp.

Just to put in perspective. Workers Comp enabled me to save our mortgage: \$ 350,000 (4 years to go!) Workers Comp Saved my Employment for past 23 Years at average of \$30,000 x 3 years plus \$30,000 x 10 years and then currently \$45,000 x10 years that equates to a \$ 840,000 I would Not have been able to earn without Workers Comp MAINTAINING My treatments and medications enabling me to continue in employment.

Whoops! almost forgot! I also paid the Government a Shit Load of Tax on my Earnings! Probably in vicinity of \$200,000.00!
I wonder who's Slush Fund!

Workers Compensation HAS Enabled Me to Continue in Life
IRRESPECTIVE of the Quality of my Life!

Peter:

My story starts in 1990, but I start that Im with Qbe workers Compensation Advance claims branch,Sydney, Claim Number GF 0047535.

I was employed by Campbelltown City Council, the day of my accident I was removing the white lines off the road.

At about 1430 hrs on the 13/06/1990 while I was removing the white lines , I had traffic control and a water cart behind me, I had all the safety gear on when a spare parts ute overtook through the job running me down and failing to stop.

I was not a pretty site in the end there were 5 ambos on site working on me,I was off work until early 1992 when I was forced backed to work but because I problem of lack of feeling in my legs etc I had another accident of Sub lux of the left knee.

In about 3 days after surgery I had a DVT to my left calf, and then in 1993 I was sacked from work being totally impaired to do any duties.

Since that time I have seen a number of insurance doctors and my doctors and the

workcover commission doctors.

And I needed surgery and still I didnt have it done.

Over the years I had to stop having wafrine as my INR were uncontrollable and I was put on clexane and strong oxycotins and oxynorm tablets.

The problem with clexane it causes your bone density to go down and for my both hips to die, my pelvis is swiss cheese holy and my back is weging with stress factures.

In the 22 years on compo I have had only 3 top up pain and suffering claims and they say we ripping off the system thats crap.

I saw a commission doctor in 2008 and if he was not pushing his early 70s and he asked me 5 times for my name and what I there for. He didn't examine me and didn't read a xray, but he did a report saying my hips are not conected to my leg or back injuries,I wonder where they get doctors like this from.

My lawyers are trying to fight as now Two of QBE Doctors now say I need urgent hip surgery like 8 months ago.

Im living in hell now I got QBE abousing and telling me what to do and work cover what to do.

My case is complacated and is like a mine flead ,and Im over this 22yrs on compo, we getting blamed for blow out, but its the miss management by work cover admin because of investing the money wrong, and the corrupte insurance companies lieing about claims etc . Now its us thats bull crap.

And to take blame away I was put in the Telegraph on sunday the 17h may 2012 they didnt name me but put my dates in and told the reporter the wrong and lieing injuries I wished they come out and saw me.

This system has destroyed my family ,my life , I live off 15 dollars a week after everything is paid for, I live at home at my mums in my old room, I feel like a junkie with the amount of pain meds Im on.

Im in living hell pain 24/7 ,I got no mobility , I go to hydro 5 days a week doctors etc.

I though the system was to help and to fix us, not for the insurance companies say no and tell us to wait it might go away and heal its self.

I got boxes of court and medical papers for 22yrs Im pushing 50 and I got f a zero.

If you like to contact me go right a head I love to come to the protest but I cant travel far my body is stuffed.

Lisa:

I slipped over at work on a grass oval. I took 6 weeks off in groups of 2 week periods in the school holidays to seek treatment. 2 years later I have required 2 operations one of which is a complete non weight bearing load for 8 weeks. I am a new home owner (mortgage owner) with being paid for those 8 weeks we would not fbe able to afford our home loan, groceries, electricity, water, rates, bills etc. Workers compensation must stay. Stop wasting money on rehab companies who call every now and then and make up return to work plans with the wrong details such as placez, people, details of injury , or without even seeing you. For my recovery to be successful and me to be able to walk I need this treatment and time.

Leeanne:

In September 2010 I sustained serious injury in an assault at work. My injuries are TBI, Cervical and thoracic nerve damage bi lateral hearing loss and tinnitus PTSD. I now face losing my family home my employer SSWAHS claim they no longer have suitable duties for

me. I was kicked to the head stomped on kicked repeatedly to the point of Loc despite police being present can someone look me in the eye and explain why I should lose my family home I have already lost a job I was in for twelve years. Please explain. Ps the offender walked free from court

Vincent:

I damaged two lumbar discs at L4/L5 and L5/S1 in March 2010. I was on restricted duties for one year then as the injury progressed I was unable to stop since May 15, 2011 and I haven't worked since. I live on a recliner at home on the statutory rate, unable to claim centrelink benefits as despite having the employer's insurance paying the statutory rate, I am still "officially" employed. Because I cannot get centrelink benefits, I cannot access my super permanent impairment insurance, nor can I gain access to part of my super on financial hardship scheme. I have top neurosurgeons opinions that I need surgery, including the WORLD BEST NEUROSURGEON and specialist in total disc replacement, yet the insurance manipulated the evidences they presented at workcover (As my Specialist provided the employer's insurance with his report that I need surgery as all conservative measures have failed, the insurer sent me to the only specialist who is well known, in Australia, to be against any kind of surgery and who believe intensive physiotherapy solve everything....that first specialist reported that I then didn't need surgery of course...in addition the insurer sent the report of the first specialist to a second one, who without seeing me, without examining me, without talking to me, without seeing any other medical notes/documents other than the first specialist report, well that second specialist of course reported that I do not need surgery !!!!!!!!!!!!!!!!!!!!!then the insurer presented those two reports to the workcover commission who accepted them, I then objected and complained and they came back to me saying that the reports were fine and acceptable!!!!!!Now I had a first teleconference with the insurer, my solicitor, and the workcover person who doesn't have any medical training is now going to rule on whether I need surgery or not.....ruling on my life.!!! that is crazy, I have been in pain for over two years now.....and the saga still on because the insurer doesn't want to pay for the surgery.....I am MAD, fuming! and I am calling for a total review of workcover system

For more information please view www.classaction15.webs.com and www.giveforward.com/stemcellstherapytorestorelife

Stephen:

I was injured in an accident on my way home from work. After seven operations on my wrist, it was decided that there was nothing more surgically that they could do. I am on pain medication, just to work. I have been assessed at 11% whole body impairment. If I was only paid for 13 weeks, then reduced to the stat rate of pay I would have lost my house, and everything I own. It is disgusting that a worker can be injured at work and loose everything. There is no protection for workers now, this new ruling will destroy families, when the worker needs family support the most. If this goes threw, we would all be better on the dole, how would that fix O'Farrells budget.

Julie:

I am currently going through the compensation process after a spinal injury sustained in class.I am 16 months in to an estimated 5 year recovery. I am entirely frustated at the process in the following areas:

1)The time it takes to receive any approval for surgery. It took 4 1/2 months for approval

because the DEC was fighting about the cost.

2)The drop in rates of pay after 26 weeks. If I had not taken out private income protection insurance I would have already defaulted on my home loan and lost my house.

2) The lack of follow through from the DEC regarding appropriate rates of pay/ treatment etc. I had to alert them to a \$10 000 overpayment once my pay dropped to the statutory rate. They then renigged on an agreement to pay them back a little at a time.

2) No communication regarding my current recovery. There is no such thing as a welfare officer any more.

3)No liason with the actual insurance company. I deal with -no answer to my own queries from the DEC and the frustration of Allianz's representative -who also can't get answers to queries either.

4)The continual battle for any service, that goes through a number of people -until the process bogs down for weeks, if not months.

5)No compassion for their workers -not one jot! Bring back local welfare officers to oversee the process.

I agree the compenastion process needs overhauling -start with organisations like the DEC - even I can see they could save millions if more efficient. DON'T PENALISE THE INJURED.

Diana:

"By justice a king gives a country stability" ~ PROVERBS 29:4

Barry OFarrell seems to want chaos, disorder and poverty by choosing to pick on the most vulnerable in our society such as the carers of foster teenage kids, children of victims crime and now the victims of workers compensation are in his sight.

Here is my story:-

I asked WorkCover NSW to investigate why I wasn't paid my acknowledged workers comp payments while on long service leave in 2010 and annual leave in 2011. I had ask my employer and the insurer State Cover via emails but they refused to reply. Finally I was back paid \$1700 for 2010 but 2011 was rejected as an executive decision by StateCover's manager breaking the NSW workers compensation act . WorkCover has stated that they can no longer do anything for me and stated that I should seek advice from my workers comp lawyer. Both my employer and the insurer would have known what I was entitled to under the workers comp act. How many other employees has this council denied their rightful workers compensation payments and how many thousands have StateCover diddled or one can say committed fraud or deceit. Not all workers compensation victims know their rights. I certainly didnt.

I have only become aware as I was handed a "constructive dismissal" while on modified duties at a council library. Modified or light duties is not laborers work in a library. I did everything that was required of a casual library assistant but the GM after 8 yrs stated that there was no work available for the "foreseeable future" and that the council could no longer sustain my 14 hrs. The library was also going under a restructure.

I was then denied redundancy payments of 28 weeks, 5 weeks termination and my other entitlements under LGA. I was also told I was an employee and still being paid my full wage. Liars! I am now being paid the stat. rate of wc payments. I am not being paid superannuation.

I am at present on to my 4th hearing at the IRC at Sydney for unfair dismissal against this

corrupt council. Meanwhile the wonderful diddlers of compo payments StateCover have said my payments will stop if I dont look for 5 jobs a week + diary to show my efforts. They have placed me with a rehab work provider who are going to place me in a job costing them thousands yet the employer=corrupt council continues to use and hire casual library assistants paid at a higher rate than me and yet in the constructive dismissal letter of Jan 13th (unlucky Friday) they could "no longer sustain my 14 hrs", which denotes an economic circumstance and therefore means redundancy under the NSW Industrial Relations website but the Commissioner would not make a ruling as that would be for a full hearing and lawyers to decide. Something which I cannot afford as lawyers can cost \$800 for 2 hrs and I would also need to pay for witnesses to travel to Sydney.

Also this council continued to keep male workers on in their jobs at that time who were implicated in ICAC and kickbacks to the tune of \$100,000 which they admit to yet because Im a whistleblower and have shown email proof of my managers lies, I am discriminated and told there is no work for me.

I have had a right ruptured achilles which had to be replaced with a teflon tendon and a screw which results in considerable pain. The surgeon did not provide adequate post operative care and I ended up with blood clots. StateCover at that time refused to provide a community nurse to inject that blood thinning medication into my stomach as I have essential tremor and I drew blood instead of correctly injecting into my stomach because of the shakes. I developed Achilles tendonitis on the left after gaining 10 kilos in weight. I have stomach stress related problems and now have to Nexium . And now just these last two weeks have developed signs of my retina detaching with flashes in both of my eyes. I believe the last is due to poor nutrition unable to afford proper food due to pay which is above centrelink pensions but with no medical nor travel concessions.

Life is crap and that is because I have a lying corrupt local council employer and StateCover who support their abuse of women and who are breaking the law but not paying correct workers comp payments. Before my injury I was working extra days and receiving more than \$800 after tax. Now I have \$523 after tax with now more than \$230,000 in debt. No wonder people take the easy way out and end their lives due to being made out to be criminals by employers and insurers.

My husband died in 2007. My two eldest girls struggle to live in Sydney and I still am trying to help my youngest daughter finish her HSC. We dont own anything due to legal battles over my mishandle estate by lawyers.

I am "secondary homeless" living in friends lounge rooms and my youngest daughter stays with friends to finish her last year of schooling.

There is too much to say and I have given you a fraction of the injustice in this so called wonderful country called Australia where politicians couldnt care less if insurers or employers break the law. Because you need to be rich or a criminal to gain adequate legal representation. Where arbitrators at Workers Commission overlook what evidence is in front but only look at cases that have preceded.

Im still technically employed 5 months down the track by this local council as the Commissioner stated that council has a date in mind which is July 13th (6 mths after letter given). Then it will be a harsh and unfair dismissal.

This will make you all laugh.. StateCover couldnt see why my constructive dismissal would cause me stress and refused my psychological claim. yet the employers letter of Jan 13th stated that this may cause me stress and to seek Employment Assistant program. LOL There has been a systemic cancer of bullying and intimidation by the GM of this local council especially to women. Secretary was fired. The second in charge Corporate and Community Manager has left. Other women have been threatened. But nobody is listening and those still in their job are too scared to stand up against this tyranny. But hey, the insurer StateCover obviously turns a blind eye to this as they are just as evil.

"Many remark justice is blind; pity those in her sway, shocked to discover she is also deaf." ~ DAVID MAMET, Faustus

Dont be blind as well as deaf Barry! People will fight for justice and want you have tried to do to the vulnerable will be remembered.

Pete:

I was injured in June 2007, in 2009, the Dept stopped all benefits forcing me back to work (financially). I was reinjured 4 more times at work resulting in 3 more knee operations and two more shoulder ops.

I am still unfit for work. Fed Law is acting on my behalf. Please contact me if you want further info. We must stop this attack on our workplaces.

Wal:

I was severely injured in a violent incident at school in August 26th 1999. I was a Special Education Teacher (IM), After years of painful ongoing treatment, I finally had spinal fusion/disc replacement surgery, L5 S1 just over 2 years ago. I will be 60 in January 2013, I had suitable duties withdrawn at the end of February 2012 despite all efforts to keep working as much as possible. I was working 5 days a week from 8:30 to 12:42 as a Resource Teacher. My Doctors would not sign off on a Permanently Modified Duties Certificate because I am expecting to have a Neurostimulator Implant trial. Currently, I am required to JOB SEARCH and I am being paid at 80% of my teaching salary. Any changes to workers compensation payments could make the final year of my 37 year career even worse than it is now!

Jon:

For over 15 years I worked at Epping Boys High. When I retired, I did some casual work. Being a migrant I was discriminated against but I am used to that. I was grateful for the few days of casual work, I was given upon retirement. On December 7, 2009, I took on supervision of a science class in a computer room. There was no one else to do it, ok, I can handle a 8 period day. I attended the class and started the lesson. They eagerly attended to their computer work. I checked all students to make sure they were working well. I thought to sit down (no lunch no break time, I was tired). I Took a the last chair. It was deliberately broken and put in place. As I sat in the chair, it gave way. In stead of falling to the floor (a student prank, which might have been funny?), but I leaned on my stick and rose to my feet. This required a super effort and greatly disappointed the students. As a result, my knees exploded in 18 hours they swelled from 11 inches to 23 inches and were in great pain. I was sent to the hospital by the doctor and was treated for extreme pain and swelling. The operation was successful and expensive (\$6000 out of pocket) and the gifted me with golden

staph and 5 weeks in hospital. No one at Epping Boys or the Department enquired about my welfare. Heck, I am only a casual/disposable teacher and who cares! I applied for workers compensation but was told it was a Pre-existing condition. Yep, sure, the chair was broken! Workers Comp insurance! ANYTHING TO SAVE MONEY! So I asked for help from the Teachers Federation. They approved assistance from Federation Law to handle the case. They have actively pursued the case and finally got Workers Comp to agree that this was in fact a work place industry. We are waiting on Medicare to tell Workers Comp how much WE paid. Attacking workers injury claims is evil!!!!. A children 's prank left me injured. The school did not care and never hired me back as a casual. Yep I know Equal opportunities for some! So Please support effective workers compensation! It is a Health and Safety issue. The criminals in parliament do not care about civil servants and their welfare. Bury the Feral is a one term Dictator of NSW. Remember Metherall!

Criss:

On December 16th 2011 a car ran up the back of my car while I was stopped in response to a red traffic light. My car was written off. The back of the car had been pushed in to within 4 inches of the back seat. I sustained a whip lash and back injury and have been having physio as a result of this injury. If physio had not been paid for through workers compensation, I would have had to take time off and cause the school the expense of replacing me on those days. As an assistant principal this would have also caused disruption to the school. The cost of the injury would have been greater for the students, teachers, parents and community. All unnecessary grain on school funds and the education of our children.

Margaret:

I was injured at work at the end of 2010. A relatively minor accident has turned my life around. Three surgeries later, with the potential for more, a year of pain relief medication, months of physiotherapy, no driving for endless weeks, months off work, followed by more months of a gradual return to work (and a total loss of my confidence in my role because of the work I could no longer do), 'interrogations' by medical personnel as to the legitimacy of injuries as they related to the fall, and a huge chunk of my sick leave now gone, I dread to think what would happen if someone broke their back, fractured their skull etc etc. I was naively ignorant of the implications of the fall on my workers compensation entitlements/rights. Had it not been for my accumulated sick leave after over thirty five years as a teacher/school leader, I would have been up the proverbial creek without a paddle. I have made sure I have advised my staff of the associated dilemmas of workers compensation. It is a minefield. The proposed changes will make it a war zone that employees will never survive,

Lin:

In 2000 and 2001 I was unfortunate to suffer from 2 subsequent work place accidents, the first in the workplace with heavy materials and the second a MVA on the way to work. Subsequently the MVA inflamed the original workplace incident and lead to a convoluted trail of injuries. 11 years later, finally a physiotherapist who had been treating me for what I thought was unrelated to the original injuries tracked my physical limitations and constant pain and discomfort to a shoulder that had torn muscle off the bone. This was traced back to the original workplace accident by the surgeon and responsibility was accepted by the employer. Even though during those 11 years, I still lost wages, the ability to apply for promotion, restricted working conditions and the loss of my original position, my husband

and I were still able to survive with 5 children under the current Worker's Compensation Act. Should the O'Farrell government instigate this tyrannical proposal, there will be many families who will NOT survive financially, psychologically or be able to provide for their retirement or health requirements. This will only be creating a greater financial burden and Weapon of Mass Disaster.

Nicolet:

I have had numerous falls at work and have suffered numerous injuries as a result. Currently, Alliance is pushing for the case of "home exercise" program as the best thing. This has resulted in all treatments such as physio, massage and hydro therapy to have been stopped. This is the way that the treatment for most workers is going. They no longer recognise that some people have permanent injuries which require ongoing treatment. It is all about SAVING COSTS and SAVING MONEY!

Leeanne:

I injured my spine way back in 1984, when I was teaching in a state government school. The injury occurred because the Department of Education had not provided me with a portable classroom at the beginning of that year.

When the classroom finally arrived, I had to move from the hall where I had been teaching a high needs kindergarten class. During the move, when lifting a box of books, I tore a disc in my lower back. I was 28 years old at the time.

Initially, I suffered many acute episodes of lower back pain until the pain eventually became chronic. Over the years I fought hard to keep my claim open and after a recent prolonged battle with insurance companies, I finally had fusion and disc replacement surgery in January 2012. I am still recovering from this surgery.

I have not been able to work for the past two years and currently receive worker's compensation statutory benefits. If not for worker's compensation, I would have been forced to pay medical costs in excess of \$100,000 and I would have lost tens of thousands of dollars in wages.

This injury has impacted me physically and psychologically and without worker's compensation I would have no possibility of returning to work or rights to continuing medical assistance.

Previous generations of Australian workers have fought hard to gain the rights that many of today's workers take for granted. The O'Farrell government must not be allowed to erode the system that protects ordinary workers from neglectful employers. The proposed changes to worker's compensation must be stopped or our society risks returning to a situation where injured workers can be simply be left without a means of support.

Lynda:

Just before Easter break, a student, who was on suspension, entered my school and assaulted me and another female teacher - neither of us taught this boy (6 feet tall, nearly 16, wanted by the Police for gang related activities) I have suffered delayed trauma, shock and emotional issues and have had to have some time away from work. I am now only

starting back a couple of days a week for 4 hours a day . I am an emotional and physical wreck! Not sure how long it will take me to get back to my old self and return to the job I love, f/t. How many people can expect this sort of thing at their place of employment?AND now govt wants to reduce medical cost etc associated with my recovery; on playground duty, caring for approx 100 students in my area and being attacked at the same time! Then another teacher coming to my aide gets the same treatment! How dare you think my service to the teaching profession beginning in 1978, proximately 32 years teaching at Priority Funded Schools, deserves your disdain and disrespect - your new suggestions a show total lack of understanding of our work and the vital role we play in these students lives. In my role I often travel to various venues rather than going straight to school, DOING MY JOB! DOES THIS NOW MEAN THAT I WILL NOT BE COVERED FOR THESE TRIPS? IF SO I WILL NO LONGER BE PREPARED TO TRAVEL/ATTEND THESE IMPORTANT EVENTS/DUTIES or TAKE OUT SPECIAL COVER TO PROTECT MYSELF. That is the duty of my employer. Feel free to contact me at any time Minister to discuss my assault , injuries and recovery and the effect on my quality of life and family.

Your 'changes' show just how little you know about the workers in this country and especially the teaching profession and the wide and varied duties we perform every day, for our students that have nothing to do with our university training. Yet is about the care, concern and always 'going the extra mile' for our students if they need it, which can sometimes place us at risk (travel, meeting families, transporting students and so on) ...AND you think for all this we deserve LESS protection, care and support from our employer. (I am now shaking my head with tears in my eyes, because I can't work any harder, try more to help often severely disadvantaged, troubled young people and their parents!! in this hard to staff area... and find such disrespect for the job I do each day.) By the way, I fully intend to get past my current trauma and return f/t as fast as I am able, to my job; I don't want compensation but I do expect full support in getting me back to my 'old' self.

I hope you reassess you ideas and provide teachers with the support they need at times like I have been through as well a cover teachers from the minute they start work which is when they leave home in the morning or return at the end of the day!

Suzy:

I sustained injuries through repetative and excessive manual handling tasks working over 10 years in Recovery.

I had been doing my job well with suitable duties in the same workplace for many years when suddenly the facility withdrew the suitable duties.

I was sent home and asked to seek other jobs. Despite continuous job searching for more than 6 months I am still out of work.

Now I am paid less than minimum wage, find it impossible to make ends meet.

I find no supports from the facility. They even bar me from attending in-services, or step foot into the facility.

Is this the "reward" for having worked as R.N.for 37 years in the public system ??

David:

I have had the unfortunate honour of representing workers who have sustained, what I call significant injuries. In nearly all cases the injured worker feels very isolated and alone, knowing that their world has been turned upside down.

During his shift, a Worker fell down a small hole whilst walking

backwards. He was driven by the OHS manager to a local medical centre where the worker was assessed by a doctor retained by the company. After leaving there, they returned to work so the injured worker could clock off. A taxi was arranged for the worker to get home. There was no X-ray, no hospital attendance and no referral to a specialist – just a box of panadeine forte!

The Supervisor asked if I could do something to intervene as he felt it was wrong because the individual could not even walk! I approached the injured worker who told me that during the taxi ride, he had lain face down on the back seat of the taxi writhing in pain with every bump in the road! He showed me his injuries; his whole backside was black and the bruising continued a quarter way up his spine! I immediately organised an ambulance to a hospital whereupon the diagnosis revealed his coccyx (tailbone) was broken.

The following day, there was still no official record of the injury or the hazard that caused it. The rest of the workforce only found out about it from the other workers who had been in the vicinity of the injured worker. I said to the many managers present at a meeting – “TELL ME I’M NOT THE ONLY PERSON IN THIS ROOM WHO FINDS THIS OBSCENE” I raise this because it sounds like the debate is moving towards a philosophy that workers try to injure themselves to get all the great perks of workers comp, and nothing could be more further from the truth. It is little wonder that more and more workers suffer a secondary psychological injury as a result of firstly coping with their injury and then coping with the financial difficulties when on workers comp and can't return to work as quickly as insurance companies would like. Workers, through no fault of their own, that have been injured at work require compassion, dignity and speedy treatment not to be treated like they have been on the dole for 40 yrs and certainly not have their income slashed adding to their already horrific burdens.

Neville:

Dear Sir, I was injured working underground as a coal miner in Oct 2000, since then I have had many medical procedures. After paying taxes since I was 14 years 11 months old I find this proposal of O'Farrells as an insult to all injured workers in NSW, what's he want to be the... Pol Pot of injured workers, the doyen of the big end of town or just another pimp for the multi nationals.

David:

I was a member of the NSW Police Force for ten years when I was diagnosed with incapacitating PTSD, an illness that has changed my life in so many ways. My PTSD has also developed into major depression and anxiety disorder. I cannot try and explain how debilitating this disease can be. Not only has it had a major affect on me, but it has cause endless heart ache for my wife and daughter. Barry O'Farrell has no idea what it is like to have flashbacks so real you believe your actually there, all the feeling and emotions come streaming back. To have very limited sleep, and when you do get some sleep the nightmares awake you, sweating, scream till someone brings you back to the real world. Have hassles with everyday things like driving a motor vehicle cause your concentration is so poor. Having constant conversations inside your head that just do not stop. Not being able to go to the shopping centre, pub/club with friend or do many things you once enjoyed due to anxiety disorder. Lying in bed all day crying and not knowing why. These are just a small touch of what everyday in my life is like and it was all as a result of being a Police Officer. As is I only get around \$450 per week, not much to live on. What I find sad, is I served my state for 10 years, doing things most don't want to do or can't even imagine exists. I don't want wind

blown up my ass, just to be looked after, given my entitlements. Please don't take them away. My days are bad enough, I don't need financial worries as well. Barry O'Farrell how will you live with the thought many people may commit suicide as a result of your plans, as this may be the only option they see.