

**Submission
No 5**

INQUIRY INTO NSW WORKERS COMPENSATION SCHEME

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From:
To: "Work Cover Inq" <workerscompinquiry@parliamen...
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Subject: Submission

In 2009 I was involved in a truck v car motor vehicle accident and as a result 3 people were killed.

On the night of the 27/9/2009 traveling north on the F3 at Mount White I was returning to Newcastle from Sydney in a B Double, a car traveling in front of me veered off to the left into the break down lane and unbeknown to me in the 1st traffic lane two (2) vehicles had stopped a 4x4 Mitsubishi Pajero and a Hyundai i30. I collided with the Pajero which in turn hit the i30, the Pajero caught fire and the 3 occupants were killed an entire family Mother, Father and a 5 month old infant.

To this day no one knows way they had stopped and more than likely never will. I have been cleared by the NSW Coroner of any wrong doing after an extensive Police investigation. That night was the beginning of a nightmare, I had no idea that that night would destroy my life in the way it has and that the insurance industry and my employer at the time put so much extra pressure on me that the stress of recovering from POST TRAUMATIC STRESS DISORDER is almost unbearable.

During my recovery I tried to return to truck driving and after a week off I did this however this and many other attempts failed and at one point I was eating 12 Panadol a day to take the edge of headaches. Nightmares, flashbacks, insomnia, panic and anxiety attacks, depression, fear of crowds, fear from loud bangs and many other afflictions are now a part of my daily life along with medication in the morning to calm anxiety and medication at night to try and sleep without the graphic nightmares that come with my mental health issues associated with Post-Traumatic Stress Disorder. My Psychiatrist had me hand in my truck license and I am now trying to forge a new career as a Youth Worker and carer of Young People.

My old employer told me of the costs he was incurring and also told mistruths about the entitlements' under WorkCover. An example of this is I was told that I had to make appointments in my own time as he would not be reimbursed for any time I needed to have off for treatment. On another occasion I had my wages cut and that I was not entitled to pre-injury earnings as I was on restricted hours and only entitled to be paid for the hours I was working on the medical certificate.

The insurance company handling the case have been less than professional. I have had constant battles around getting the correct entitlements' paid, the communication for the most part has been less than poor on 3 occasions I have had a change of case manager with no correspondence from the insurers and I have only found out after I have tried to make contact to be told someone new is now handling the claim. I have had my entitlements' reduced and in the case of retraining denied.

My claim to top up wages has now been reduced to \$27.50 per week regardless of what I earn. I have contacted WorkCover on several occasions to have issues with the insurer sorted and also my solicitor sort out issues. Easter 2011 I had \$10 in the bank as the insurer had not paid me in 3 or so weeks.

I am being put under immense stress while trying to recover my Gp has been requested to finalise the treatment and the Psychiatrist has been asked to give an end date to treatment and the insurance company just put the screws on even tighter.

The system would be a lot better if it was more user friendly and the injured person was assisted in recovery not made to feel like a 2nd rate citizen and to feel as though they are a burden to the system.

So a chance to voice the concerns of someone in the system to your committee would be greatly appreciated. This started in August 2009 and my life is on hold with no sign of the Compo Machine letting me move on, my life will never be the same life as I know it ended at 10.37pm 29th of August 2009 since then I have been living a nightmare and I would like to end the nightmare of compo and see what the new life has for me, when I can pay my bills and not be constantly stressed and worried about the next loss of entitlements the insurance company has for me.

Kind Regards

Andrew Walker