



Guidance for Employees Who Have Suffered a Workplace Injury

If you have suffered a workplace injury, you may be going through a period of illness and finding it difficult to keep track of all the practical aspects of your claim. This information provides an overview of the claims process, explaining what will happen and who is responsible for each step.

At Tryg's Personal Injury Department, we have extensive experience handling workplace injury claims and are here to help guide you through the process.

The Claims Process

Reporting the Injury

Your employer reports the workplace injury. You will receive a copy of the report in your e-Boks.

Workers' Compensation Legislation

Your claim is handled in accordance with the Workers' Compensation Legislation (Lov om arbejdsskadeforsikring). The legislation regulates, among other things, when an injury qualifies as a workplace injury and the conditions under which compensation may be awarded, such as compensation for permanent injury and loss of earning capacity.

Questionnaire and Medical Information

You will receive a questionnaire requesting that you submit available medical records from Sundhed.dk, if possible. If we determine that additional medical information is needed, you will receive an email with a link to the EDI portal, which is used to exchange data with healthcare providers. You will need to make an appointment with your doctor to have a medical certificate completed. Your doctor will send the certificate directly to us.

Tryg will assess the case and then forward it to Arbejdsmarkedets Erhvervssikring (AES)

Some minor injuries are handled directly by Tryg and do not require review by Arbejdsmarkedets Erhvervssikring. If we assess that you may be entitled to compensation

for permanent injury or loss of earning capacity, we will forward your case to AES. Likewise, if we assess that your injury is not covered by the Act, we will forward the case to AES for a decision.

Treatment Expenses

If you have treatment-related expenses while waiting for decision from AES, please send your receipts to Tryg, not AES.

We will assess whether the expenses can be covered. If we determine that the expenses cannot be covered, we can, upon your request, ask AES to make a formal decision on the matter.

Collection of Information

During the claims process, AES will gather the information necessary to make a correct decision. In addition to medical records, this may include information from your employer, your municipality, and yourself.

To assess any permanent effects of your injury, AES may require you to attend an examination with a medical specialist or have a medical certificate completed by your doctor.

AES will continuously share information received in your case with both you and Tryg.

It is important that you ensure all information included in your case is accurate. For example, if there are details in your medical records or municipal records that you believe are incorrect or misleading, we encourage you to notify AES in writing.

Decision

AES is responsible for making the final decision. They determine whether your injury can be recognized as a workplace injury and, if so, whether you are entitled to compensation for permanent injury and/or loss of earning capacity, and in what amount.

Tryg Pays the Case-Related Expenses

We cover the costs associated with obtaining information for your case, such as medical records and medical statements.

We also pay the fee charged by AES for processing the case and any appeal fee payable to the National Social Appeals Board (Ankestyrelsen), regardless of whether the appeal is submitted by you or by us.

Compensation Payments

If AES issues a decision requiring us to make a payment to you, for example treatment expenses, compensation for permanent injury, or compensation for loss of earning capacity, we have five weeks from the date of the decision to make the payment.

Coverage of Other Expenses

Tryg may also cover other expenses related to your injury and claims process. These may include costs for medical treatment, rehabilitation, glasses, or special aids and equipment.

- Glasses - If your glasses are damaged as a result of your work, you may be entitled to have them repaired or to receive reimbursement for equivalent replacement glasses.
- Crisis Counselling - If you have experienced psychological trauma as a result of your work, the Workers' Compensation Insurance may cover sessions with a psychologist. Examples include robbery at your workplace, assault, or a serious traffic accident.

A referral from your doctor is not required.

Remember Your Other Insurance Policies

If you have personal accident insurance, health insurance, group life insurance, or a pension insurance that includes disability benefits, it may be relevant to report the injury to the relevant insurance company or pension provider. Please note that such coverage may also be provided through your employer or trade union.

Right to Appeal

You, Tryg, and your employer may appeal AES's decision. The deadline for filing an appeal is four weeks. Instructions on how to appeal are included in the decision issued by AES. If we appeal a decision, we are not required to make any payment until the appeal process has been completed. If our appeal is unsuccessful, you will be entitled to interest on the amount due.

AES may forward an appeal to the National Social Appeals Board (Ankestyrelsen), which is the appeal authority. Ankestyrelsen is the final appeal authority, meaning that its decisions cannot be appealed.

If there is still disagreement, either you or we may bring the matter before the courts.

Follow Your Case

Once your case has been forwarded to AES, they are responsible for investigating and processing it.

You can follow the progress of your case on the

AES website: <https://www.aes.dk/selvbetjening/se-sag>

Help During Long-Term Sickness Absence – Tryg Tilbage

As a supplement to our claims handling, Tryg may, in selected cases where there is a risk of prolonged sickness absence, offer a focused support program designed to help you return to work as quickly and effectively as possible.

This support is provided in collaboration with you and your employer and may involve specialists such as medical consultants, pain management experts, or social workers who work with Tryg.

We call this program Tryg Tilbage.

Contacting Tryg

All workplace injury claims at Tryg are handled at our headquarters in Ballerup.

Below you can find information on how to get in touch with us:

Telephone hours:	Weekdays 9:00 AM to 3:00 PM
Tryg Main Switchboard:	+45 70 11 20 20
Tryg Workers' Compensation:	+45 44 20 61 25
E-mail:	arbejdsskade@tryg.dk

Tryg
Klausdalsbrovej 601
DK-2750 Ballerup
Postal Code 56

The information on these pages describes a typical claims process and outlines the most common types of coverage. Please note that circumstances specific to your case may mean that your claim is handled differently from the process described above.