



## **ADVICE FOR RETAINED FIREFIGHTERS INJURED ON DUTY**

1. Ask your GP to enter on the medical records he keeps that your injuries happened whilst you were on duty with the Fire Brigade.
2. Contact your local office of the Department of Social Security (DSS) and ask them to provide you with a Declaration that your injury was an industrial injury. When you get that Declaration, please send me a copy of it.
3. Details of the injury should be entered in the Station accident book; the whole page should be photocopied, with that photocopy being sent to me please.
4. You should request copies of witness statements taken by Brigade officer(s) from the Brigade. If the Brigade refuses to provide you with copies, you should obtain your own witness statements from those present who saw the incident. Each witness statement should bear the witness's home address, date and signature. Again, copies of these statements should be sent me to me please.
5. The Brigade should reimburse any loss of income from your normal occupation to you. The Brigade will require evidence from your normal employer of your loss of income and it is your responsibility to obtain this information in written form. Before sending your claim for loss of normal earnings to the Brigade, you should photocopy your employer's statement, sending me a copy.
6. You are entitled to be paid for all fire calls you would have attended but for being injured. You should ask your Retained OIC to claim these on your behalf whenever he makes a claim to Brigade Headquarters in respect of turnouts for other members of the station. You should also ask him to provide you with a copy in respect of turnouts for other members of the station. You should also ask him to provide you with a copy of the claim so that you can check the Brigade have paid you for lost calls.
7. Your injury may be severe, or may not heal fully, which may cause the Brigade to consider retiring you from the Service on ill-health grounds, Brigades normally do not review a Retained Firefighter's employment status until approximately six months from the date of the injury. Even if a Brigade is considering discharging you, they will require you to undergo a medical examination by the Brigade Medical Advisor before making a final decision. You should contact the General Secretary if you receive notification from the Brigade to attend for a medical examination.
8. An on-duty Fire Service injury may adversely affect your normal occupation and your ability to earn your living. If that is the case, the RFU will assist you with

any problems, which may arise with your normal employer and can advise you regarding your employment rights. It is important that you notify the General Secretary of any likely problems arising with your normal employment as soon as you know them. You should contact him during office hours on 01953 455005 or, if the matter is urgent, at his home on 01953 454939.

9. The majority of injuries suffered by our members whilst on duty are not caused by another party's negligence and therefore legal proceedings against the Brigade or a third party are not appropriate and would not succeed. Most injuries are caused accidentally, simply because the job of a firefighter is dangerous and many of the activities undertaken by firefighters, whether at emergency incidents, drills or just running in to shouts are inherently risky. You are in the risk business and are therefore likely to suffer injury as indeed you have, at some time during your Fire Service career. Eighty per cent of all whole-time firefighters retire on ill health and injury grounds before reaching their normal retirement age of 55! If legal proceedings are appropriate, rest assured we would pursue them with vigour on your behalf to obtain maximum compensation. Your assistance in this respect is absolutely essential by ensuring that we are told the **full story** even if part of it puts you in a poor light! Photographs of the scene of the injury/accident, even if taken 24 hours later, are most helpful, as indeed would be a sketch plan of the area where the injury took place. In the case of RTA's all the usual questions asked for by an insurance company are relevant to help us represent your interests, such as road conditions, width of the road, speed restrictions, your speed, whether wearing a safety belt etc.
10. If there was no negligence by a third party but your injuries cause you to have to leave the Service the RFU will still be able to support you with any problems in your normal occupation and also, provided you follow the above recommendations, obtain for you a Fire Service Ill-health and Injury Pension, and cash lump sum award. The pension would be index-linked and for life and most of it would be tax-free. The cash lump sum would be a substantial figure; both the pension and the cash lump sum would depend on your rank in the Service, your years of service and a factor over which you have no control, the injury assessment. This is a percentage figure designed to ensure your financial losses caused by the injury are largely replaced by the pension. A simple example of the way this works is that you are treated as a career firefighter for pension purposes. Suppose your earnings as a career firefighter in the Brigade were £20,000 a year and you had an injury causing you to be discharged from the Brigade. You then obtain a job as a clerk in an insurance office at £10,000 a year. Clearly you have suffered a loss of income of 50%. You will therefore have a pension assessment of 50%, (irrespective of how badly injured you are), which would provide you with a pension income of approximately £10,000 a year, thus restoring your earnings to pre-accident level.