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A mishap is the worst nightmare of any industrial worker. If the mishap is bad, it can lead to dire consequences in his working capabilities. This insecurities raises the need for accident compensation. In such a case, the worker needs to focus on the matter with due seriousness and calculate the amount of loss for which he ought to be making claims for. His first step initiates with hiring a proficient lawyer who can advice him to make his demand for the loss through right procedures.

The procedures

There are two types of losses related to the mishap. The first is related to loss of wage due to termination of work for physical or mental injury; and the second is the loss of money incurred for receiving treatment. Both these losses are aggregated to certain financial expenses that fall under the purview of compensation claims.

Coming to the procedure of making claims, the worker can demand for insurance money incorporating the lost wages, which the worker might miss out for not being able to attend work. Here, the employer is responsible for meeting his demands through insurance policy. Money incurred on treatment is referred to as the kind of loss covered under health insurance for workers. This is a second degree loss that falls under the responsibility of the employer. In both these cases, the solicitor will suggest and advice the worker how to make compensation claims through insurance policies from the employer who will make the proper arrangement from insurance company.

In case, when the situation is too much serious and the worker is not able to turn for work in future, then the ultimate option left is through claiming compensation claims in the court from the employer. Nevertheless, throughout the tenure, the worker needs to gather all the evidence of mishap and proof of medical treatment so that he can produce them in court against the culprit and make possible industrial claims without any loophole left.

Thus, brief knowledge on the above procedure will assist the victim to make accident compensation claims.

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