

WELCOME
TO EML

**FOR OVER 100 YEARS,
EML HAS BEEN HELPING
AUSTRALIANS GET
THEIR LIVES BACK AFTER
WORKPLACE INJURIES.**

Welcome to EML. In this brochure you'll find information about our services and how we can help you.

Although we are new to Victoria, we have been operating in Australia since 1910, with operations in every State.

We have over 1,400 employees nationally who are dedicated to achieving industry-leading return to work outcomes and improving work health and safety for the benefit of workers, employers and the broader community.

We're different from other workers compensation organisations.

Our primary focus is workers compensation and our vision – **we help people get their lives back** – drives everything we do.

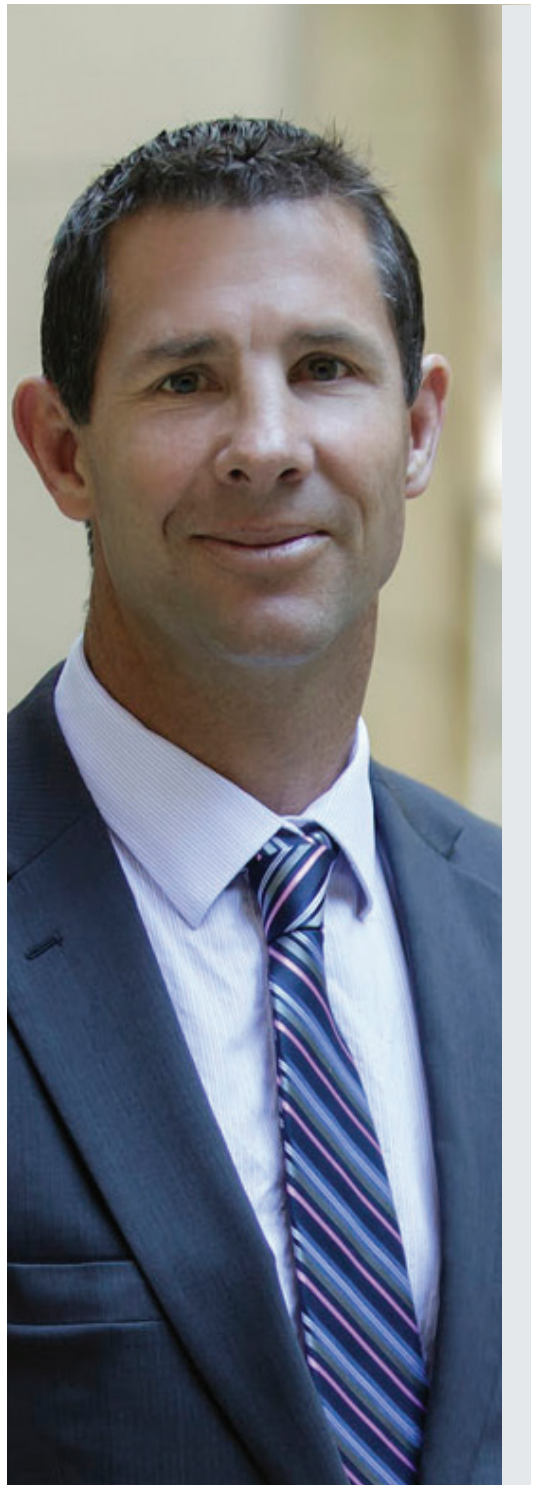
And, as an Australian owned mutual, we have members, not shareholders.

As a policy holder with us, you automatically become a member, with access to a range of benefits to help you better manage your work health and safety risk, and achieve positive return to work outcomes.

Whatever your workers compensation needs, the EML team look forward to working with you.



Mark Coyne
CEO EML



WHY PEOPLE TRUST EML

- Our people are **specialists**, dedicated to delivering superior service and innovative claims management
- We've helped over **350,000** injured workers get their lives back
- **100% Australian** owned, managed and operated
- As a mutual, we give back to our employer members with over **\$5 million** invested in Member Benefits last year to support safer workplaces and risk reduction initiatives
- EML provides workers compensation services for schemes in Victoria (from July 2016), NSW and SA
- We support over 1,200 hospitality venues through **Hospitality EML**
- EML is the national self-insurance partner of **Woolworths**

WE'RE HERE TO HELP

Service is at the heart of everything EML does.

Our experienced professionals are here to provide you with advice and guidance for all aspects of your workers compensation needs.

Here are some key contacts to help you get started with EML.

To forward a claim

Visit **eml.com.au** and follow the links.

You can send us documentation via

Fax: 03 7000 0701

Email: claimsvic@eml.com.au

Mail: GPO Box 4695, Melbourne VIC 3001

Claims & return to work

Call toll free 1800 365 842

Email: claimsvic@eml.com.au

Premium & policy support

Call toll free 1800 365 842

Email: premiumvic@eml.com.au

General information

Call toll free 1800 365 842

Email: info@eml.com.au

Mail: GPO Box 4695, Melbourne VIC 3001

You can also visit **eml.com.au**

THE EML DIFFERENCE

OUR PRIMARY FOCUS IS ACHIEVING INDUSTRY-LEADING RETURN TO WORK OUTCOMES AND IMPROVING WORK HEALTH AND SAFETY FOR THE BENEFIT OF WORKERS, EMPLOYERS AND THE BROADER COMMUNITY.

We believe our difference is our primary focus on workers compensation and our commitment to superior service.

Our people are specialists, with the expertise to work with you to effectively manage your premium and claims, and help people recover from injury and get their lives back.

SERVICE & SUPPORT

- Online services
- Member Benefits
- National coverage
- Over 1,400 employees Australia wide
- Mobile case management
- Partnership approach
- Return to work services
- Premium management
- Risk management
- Tailored reporting

EXPERTISE

- Our people are specialists in claims, return to work and premium.
- We invest up to \$5 million annually through Member Benefits to support safer workplaces and fund research into best practice claims management.
- We use behavioural insights to drive better return to work outcomes.

AS A MUTUAL, WE ARE COMMITTED TO PROVIDING ONGOING SUPPORT FOR OUR MEMBERS.

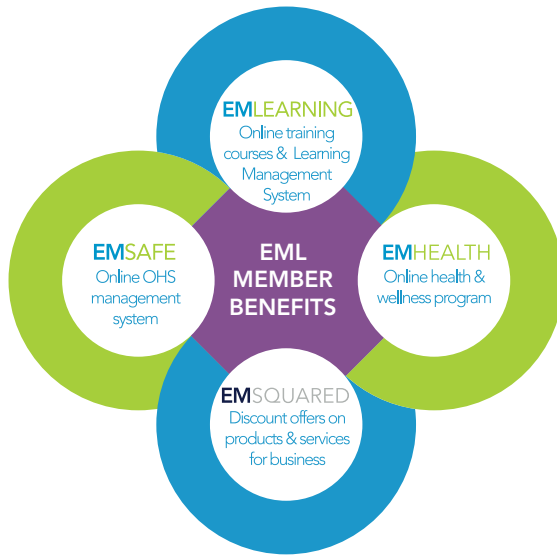
As an Australian owned mutual company, we reinvest part of our profits into providing tools and services to help our members create safer workplaces and return workers back to work in a safe and sustainable way.

SAFER WORKPLACES

Over the last 10 years, Member Benefits has provided over \$35 million to fund programs to improve work health and safety and return to work outcomes.

Along with a comprehensive professional training program, Member Benefits provides our employer members with access to a range of free online tools designed to help prevent and reduce the risk of workplace injuries.

MEMBER BENEFITS



NATIONAL TRAINING PROGRAM

A range of free and discounted courses & seminars.

MEMBER BENEFIT FUNDING

Funding for occupational health and safety (OHS), injury and claims management initiatives.

CONSULTING SERVICES

Experienced OHS consultants and risk management support.

To register for these services, please visit eml.com.au/benefits.

You can email any queries to: memberbenefits@eml.com.au

CONTACTS

VICTORIA

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