

How Can I Help If My Railroader Is Injured?

As the spouse of an injured railroader, you will be required to make many decisions and handle matters that may seem overwhelming to you following an injury or worse.

Like any catastrophe, being prepared is the best resource.

- ◆ Find the best medical treatment your injured spouse deserves.
- ◆ Contact your union's Designated Legal Counsel (DLC). DLC can help you navigate the questions and paperwork you will face. DLC will help ensure that your injured husband or wife is not giving away their rights.
- ◆ Contact your local chairman. He/she will have information you will need to know as reports are filed.
- ◆ Make sure the Railroad has been notified of the accident. Your local chairman can make sure that the appropriate form(s) have been completed.
- ◆ **BE SURE** your spouse does **NOT** give a recorded or written statement to a claims agent or any other company official or supervisor **UNTIL** you have an opportunity to call legal counsel or a union official first.
- ◆ Ask your injured spouse who was with him/her when the accident occurred. Write this information down and include the names, addresses, and phone numbers of **ANYONE** who may have seen the accident.
- ◆ Do you have disability insurance? If so call the insurance company to get benefits started.
- ◆ Contact the Railroad Retirement Board (RRB). Your injured worker is entitled to sickness and accident benefits.
- ◆ Note any out-of-pocket expenses that your spouse incurs as a result of his/her injury.

It is crucial to know your rights at this difficult time.

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