

# Small Business Essentials

ReturnToWorkSA is responsible for providing work injury insurance and regulating the South Australian Return to Work scheme.



## Do I need to register with ReturnToWorkSA?

If you operate a business in South Australia that employs workers, it is likely that you will need to register with ReturnToWorkSA for work injury insurance. To find out more, scan the QR code or [click here](#).



## How does the insurance premium system work?

Our premium system for registered employers features a simple premium calculation formula and rewards employers with a positive claims cost performance. Need to know about premium calculations and how to pay? To find out more, scan the QR code or [click here](#).



## Who is my claims agent?

ReturnToWorkSA has two claims agents that manage work injury claims on our behalf. They are EML and Gallagher Bassett. Your claims agent is responsible for the management of your worker's claim. To find out who is your claims agent, scan the QR code or [click here](#).



## As an employer, how do I report a work-related injury?

There are several ways to report a work injury and make a claim. The quickest way is to complete the online claim form by logging into the online services portal. You can also call your claims agent to start the process. To find out more, scan the QR code or [click here](#).



## What are my employer obligations to support recovery and return to work?

In the event of a work injury, employer responsibilities include supporting workers in their recovery and return to work following injury. This includes providing suitable duties that your worker can perform safely as they recover from their injury. To find out more, scan the QR code or [click here](#).



# Employer supports and services



## Employer Education Service

ReturnToWorkSA's Employer Education Service can assist by providing tailored support around best practice recovery and return to work strategies and support for small employers who have limited work injury insurance exposure.

To access the free Employer Education Service call 08 8238 5958 or email [coordinators@rtwsa.com](mailto:coordinators@rtwsa.com)



Scan to access free tools and resources or [click here.](#)

## Mentally Healthy Workplaces Service

ReturnToWorkSA's Mentally Healthy Workplaces Service provides guidance and support on creating a mentally healthy workplace, including advice around the prevention of psychological injury claims and the availability of free community mental health supports.

To access the free Mentally Healthy Service call 08 8233 2310 or email [mentallyhealthy@rtwsa.com](mailto:mentallyhealthy@rtwsa.com)



Scan to access free tools and resources, or [click here.](#)

## Mental Health Support Services

### New Access for Small Business Owners

A Beyond Blue guided self-help mental health coaching program for sole traders and small business owners (20 employees or less).

Phone: 1300 945 301 [www.beyondblue.org.au](http://www.beyondblue.org.au)

### Regional Access

Regional Access offers 24-hour professional telephone and online counselling service for people 15 years or older living or working in Regional South Australia.

Phone: 1300 032 186 [www.saregionalaccess.org.au](http://www.saregionalaccess.org.au)

### Lifeline

A national charity providing all Australians experiencing emotional distress with access to 24-hour crisis support and suicide prevention services.

Phone: 13 11 14 [www.lifeline.org.au](http://www.lifeline.org.au)

### 13 YARN

National crisis support line for mob who are feeling overwhelmed or having difficulty coping. Offering a 24-hour confidential one-on-one yarning opportunity with a Lifeline-trained Aboriginal & Torres Strait Islander Crisis Supporter

Phone: 13 92 76 [www.13yarn.org.au](http://www.13yarn.org.au)

## ReturnToWorkSA contact details

### Opening hours

8:30am - 5:00pm Mon-Fri

### Call us

13 18 55 (within Australia)

### Email us

[info@rtwsa.com](mailto:info@rtwsa.com)

### Website

[www.rtwsa.com](http://www.rtwsa.com)