THE SECOND INJURY FUND

The Second Injury Fund was established by the State of New Hampshire to encourage employers to employ people with previous injuries, illnesses or disabilities by offering the employer a limitation on workers’ compensation liability with respect to these health conditions. This law is good for the employees who have previous impairments, restrictions, injuries, illnesses or disabilities and for the companies who employ them. All employers doing business in the State of New Hampshire are required to pay workers’ compensation insurance. Insurance companies that write workers’ compensation insurance in the State of New Hampshire pay into the Second Injury Fund based on the percentage of workers’ compensation insurance business they write in the state. The amount of money in this fund is determined yearly, based on the amount of money needed to reimburse the insurance companies.

We can apply for the Second Injury Fund only when an employee injured on the job has a documented previous impairment, restriction, injury, illness or disability. By applying for the Second Injury Fund, we may be able to recoup some of the money paid on the claim, thereby reducing the cost of our workers’ compensation insurance. It is important to point out that an application to the Second Injury Fund by us in no way affects an employee’s workers’ compensation benefits.

We need your voluntary cooperation to place us in a position to be able to reduce our workers’ compensation insurance costs. In order to take advantage of this fund, we must have prior written documentation of any previous impairment, restriction, injury, illness, or disability. This information will be handled in a strictly confidential manner.

Please describe any preexisting impairments, restrictions, limitations, injuries, illnesses or disabilities with dates: __________________________________________________________
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Signature: _________________________________________ Date: ________________________