

Injury Check List For Your Spouse

Nobody wants to think an accident will happen to them. However, in the rail industry accidents are inevitable. Whether it is you or I simply depends on fate. Being ready moreover, your spouse being ready is of the utmost importance.

The carrier has one thing cross their minds when an accident occurs...legal action! They are most concerned with the possibility of a lawsuit occurring and how much money they are going to have to pay. So if you should be injured on the job, the carrier is not going to be there to hold your spouse's hand and console him/her in such a time.

The following is a simple checklist your spouse needs to help cover all the bases should you be injured on the job. Copy and print this list and keep it in an easy-to-find location. Working on the UPRR, you never know what tomorrow will bring.

Spouse Rail Injury Checklist

- Contact local union representative immediately (see more below)
- Business cards/ phone numbers-Union Designated Lawyers
- Written Will (family lawyer)
- Business cards / phone numbers of Local & General Chairman of the Union.
- Written Power of Attorney (If spouse is incapacitated it allows banking and legal action of incapacitated spouse) (family lawyer)
- Obtain phone number of the nearest Railroad Retirement Board Office (To obtain temporary sick/injury benefits or disability pension application) (free booklets)
- Advance Medical Directive (“Living Will”) (Allows medical decisions if spouse is incapacitated)
- Life Insurance – Adequate in place?
- Phone number for any Railroad Job protection/injury insurance spouse has. (copy of policy and numbers of policies.
- Family Auto Liability Insurance (Establish/check for Uninsured/Under insured coverage of a minimum of \$500,000.00 per person on at least one vehicle)

This is a simple list of important items and information needed during a trying time of an injury. For more information check with your local chairman or secretary/treasurer.