



Having represented injured or deceased railroad workers for over 20 years, I am familiar with the stress such an event causes spouses and other family members. I hope some of the points I highlight below will help answers some questions that are most likely causing you concern.

● **It is important that you seek confidential advice from a knowledgeable and trusted source.** Remember that the railroad's claim agent who will contact you, has no duty to represent your interests. The claim's department is just another business unit within the railroad. The primary job of the claim agent is save the railroad as much money as possible and to discourage employees from hiring an attorney. At The Reddy Law Firm, we are happy to discuss your situation free of charge and without obligation. We encourage you to call us before you discuss your case with a railroad claim agent, we will not pressure you into hiring us.

- **Should your loved one have to provide a statement to the railroad's claim agent.** In fact, you should consider that, in most cases, an employee fulfills his/her obligations once he/she submits the report of an on-duty injury. Any additional information provided by the employee may be sifted through by railroad personnel to look for any "inconsistencies" between the injury report and any subsequent discussions with railroad managers or claim agents. If an inconsistency is spotted, the employee may be brought up on disciplinary charges for providing false or conflicting statements. This could result in the employee being fired and allow the railroad's lawyers to argue that there can be no claim for future lost earnings because the employee is not working because he/she was fired and not, per the railroad at least, because of the on-duty injury. These comments are not "fear mongering". Click here for some real-life examples.
- **Make sure your loved one carries emergency contact information with them at all times while working.** This contact information should specify that the contact is to be called immediately in the event of injury. We have represented workers whose spouses were not notified of the injury until hours after the worker was being treated in the emergency room. This delay allows the railroad managers extra time to interview the worker and gather information about his/her medical condition before a spouse arrives to protect the worker from such intrusions during important medical care. We have a handy wallet sized card available identifying any medical conditions, contact information and family physician. If you would like a card for you or your loved one, simply email us with your name, address and type "contact card" in the subject line. We'll be happy to mail you one.
- **If you are notified by a hospital or railroad manager that your loved one has been injured, instruct the caller that you do not want ANY non-medical personnel communicating with him/ her until you arrive.** Once there, make sure the hospital staff are aware that your loved one is not be disturbed.
- **In most cases when a railroad worker is injured, he/she will qualify for sickness benefits through the Railroad Retirement Board (RRB).** If your loved one is off for more than 5 days, you should make sure an application sickness benefits is filed promptly. These payments are relatively small and must be paid back if an FELA claim results in an award to the injured worker. [This link will take you to the RRB sickness benefit application.](#)
- **Some unions provide disability insurance for their injured members.** If a loved one is injured, you should promptly contact the appropriate union representative to see if your loved one is entitled to disability benefits through his union. These payments may be available for a limited time, and may have to be paid back if an FELA claim results in an award to the injured worker. For examples visit:

[Brotherhood of Locomotive Engineers and Trainmen - Short Term Disability Program](#)

[United Transportation Union \("UTU"\) Short Term Disability Program](#)

[Brotherhood of Maintenance of Way Employees \("BMWE"\) Short Term Disability](#)

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