



November 19, 2020

Anisa Chaney
PO Box 1274
Gardena, CA 90249

American Zurich Ins. Co.

08 - WC Southwest
PO Box 968005
Schaumburg, IL
60196-8005

Telephone: (800) 338-3160
Fax: (818) 227-1740
<http://www.zurichna.com>

Claim Number: 2080381794
Insured: Bold Quail Holdings LLC
Employee: Anisa Chaney
Date of Injury: 06-30-2020
Other:

**NOTICE REGARDING DENIAL OF WORKERS' COMPENSATION
BENEFIT**

Dear Anisa Chaney:

American Zurich Ins. Co. is handling your workers' compensation claim on behalf of Bold Quail Holdings LLC . This notice is to advise you of the status of disability benefits for your workers' compensation injury on the date shown above.

After careful consideration of all available information, we are denying liability for your claim of injury. Workers' compensation benefits are being denied because your alleged injury to your nervous system, head, chest, ribs, digestive system, stomach on the basis of aoe/coe, post-termination defense and lack of substantial medical evidence.

For claims reported on or after April 19, 2004, regardless of the date of injury, if you submitted a claim form to your employer or claims administrator, Labor Code section 5402(c) provides that within one working day after you file the claim form, the employer shall authorize the provision of all treatment, consistent with the applicable treating guidelines, for the alleged injury and shall continue to provide such medical treatment until the claims administrator



accepts or denies liability for the claim. Until the date the claim is accepted or rejected, liability for medical treatment under this Labor Code section shall be limited to a maximum of ten thousand dollars (\$10,000).

Unless you have done so already, you should immediately send for consideration of payment, all bills for medical services provided between the date the completed claim form was given to the employer and the date that liability for the claim is rejected.

If you are represented, you may contact your attorney with any questions.

Additional information may be found in the publication Workers' Compensation in California: A Guidebook for Injured Workers. A complete copy of the Guidebook may be obtained at the website of the Division of Workers' Compensation (see URL below) or by contacting an Information and Assistance (I&A) Officer of the Division of Workers' Compensation. Chapters 2, 4 and 9 of the Guidebook contain information addressing the determination of liability for a workers' compensation claim and the QME process.

Guidebook for Injured Workers:

<http://www.dir.ca.gov/InjuredWorkerGuidebook/InjuredWorkerGuidebook.html>

Chapter 2: After You Get Hurt on the Job

<http://www.dir.ca.gov/InjuredWorkerGuidebook/Chapter2.pdf>

Chapter 4: Resolving Problems with Medical Care and Medical Reports:

<http://www.dir.ca.gov/InjuredWorkerGuidebook/Chapter4.pdf>

Chapter 9: For More Information and Help

<http://www.dir.ca.gov/InjuredWorkerGuidebook/Chapter9.pdf>

The State of California requires that you be given the following information:

You have a right to disagree with decisions affecting your claim. If you have any questions about the information provided to you in this notice, please call, Eva Reale (818)227-1725. You also have the right to be represented by an attorney of your choice. However, if you are represented by an attorney, you should call your attorney, not me, Eva Reale

For information about the workers' compensation claims process and your rights and obligations, go to www.dir.ca.gov or contact an Information and Assistance (I&A) Officer of the State Division of Workers' Compensation. For recorded information and a list of offices, call (800)736-7401.



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Keep this notice. It contains important information about your workers' compensation benefits.

Sincerely,
American Zurich Ins. Co.

Eva Reale
Claims Specialist
(818)227-1725

CC:
Natalia Foley
Workers Defenders Anaheim
8018 E Santa Ana Canyon
Rd STE 100 215
Anaheim CA 92808

Floyd, Skeren Manukian & Langevin
215 N. Marengo Avenue
Suite 201
Pasadena, CA 91101

