What to do after an injury during delivery or driving?

For: Platformski radnik kod poslodavca · Platformski rad preko vlastitog obrta

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Applicability: Current HZZO procedure; e-report of work-related injury available from 1 July 2026.

First, ensure medical assistance and safety, then promptly gather the necessary documentation and initiate the appropriate procedure. Registering in the app does not in itself constitute a HZZO registration.

Don't just stop at a message of support.

The HZZO cites the report of a workplace injury and the accompanying documentation as the basis for the procedure for establishing and recognising it. The employer, or the person who is self-employed in the relevant case, submits the report. If the employer fails to submit it, there are prescribed steps via the chosen doctor and the option for the insured person to make a request.

The HZZO states an eight-day deadline for reporting, but also sets out special rules for initiating the procedure afterwards. Therefore, get in touch immediately, and if the deadline has already passed, do not assume on your own that you have no further steps to take. Discuss the circumstances and your insurance status with the relevant HZZO office and your doctor.

Separate the injury claim from other insurance.

From 1 July 2026, electronic reporting via e-Health will be available for employers and doctors. Keep medical reports, the circumstances of the incident, relevant employment records and any accident report, if available. Check the vehicle's insurance policy or the platform's additional cover separately; their terms are not the same as the HZZO procedure, and recognition of an individual incident is not automatic.

Two applications

The courier sends a notification to the app's support team, then checks with the employer and the doctor whether the HZZO application has been initiated. A single message in the app does not prove that the other procedure has been carried out.

Specific next steps

1. Ensure assistance and secure the scene of the incident according to the circumstances.
2. Inform your employer and your doctor, and keep the documentation.
3. Check the HZZO application and deadline, separately from the platform application.
4. Be sure to check for any additional insurance policies.

Most common mistakes

• To assume that the platform's additional insurance replaces the HZZO procedure.

• Postponing documenting the circumstances or stopping seeking help because the initial deadline has passed.

Limits of application

It is neither a medical assessment nor a decision that a specific incident is recognised as a workplace injury. Cover depends on the insurance and the established facts.

Sources

HZZO · Work-related injury — procedure and deadlines

https://hzzo.hr/ozljede-na-radu-i-profesionalne-bolesti-specificna-zdravstvena-zastita/1-ozljeda-na-radu

HZZO · e-Health and e-Work Injury Report

https://hzzo.hr/e-zdravstveno

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