Top 5 Work Injury Compensation Insurance Myths Busted

Under the Work Injury Compensation (WIC) Act, employers have to purchase work injury compensation insurance for all manual workers, and non-manual workers earning $1,600 or less a month. We correct the misperceptions employers may have on WIC insurance.

MYTH	FACT
My workers are deployed to work on a project site and there is project work insurance by main contractor to cover them.	Your annual WIC insurance policy will first be used to satisfy a claim unless your project insurer informs MOM they will pay the compensation before the Notice of Assessment is issued.
I already have a group health and personal accident (PA) insurance policy which is enough to compensate my employees injured at work.	Health and PA insurance policies are not meant to cover work related accidents.
I bought a policy declaring my employees' occupations as general workers. This should be adequate even though my general workers are also required to drive at times.	The declaration under your insurance policy needs to be clear and include all the job functions of the employees, for example, it may comprise both general work and driving.
I have not renewed my WIC policy for my employees. One week late should be fine. I will do it next week.	You must renew your policy on time before it expires. If an accident happens during the period when your insurance has expired and not renewed, you remain liable to compensate your injured employees. You may be prosecuted for non-insurance.
My main contractor told me to buy a project insurance policy. But I have an annual insurance policy already.	Your annual insurance policy may have excluded works at project sites or there are contract limits. Please check with your annual insurer that your annual policy will cover all works, including project sites and obtain confirmation of such coverage in writing.

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