

— A Guide For Employers —

# WORK INJURY COMPENSATION



WHAT IS THE WICA



WIC INSURANCE



INCIDENT REPORTING



WIC CLAIM PROCESS

# FOREWORD

This guide provides a brief overview of the Work Injury Compensation Act.

The information contained in this guide is provided for information only, and does not constitute legal advice. In cases of doubt, reference should be made to the Work Injury Compensation Act.



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# OVERVIEW OF WORK INJURY COMPENSATION ACT (WICA)

## WHAT IS THE WORK INJURY COMPENSATION ACT

Under the Work Injury Compensation Act (WICA), an employee can claim compensation from his employer if he suffers an injury or medical condition by accident due to work.

As an employer, you are liable to compensate your employee, regardless of who was at fault, even if your employee no longer works for you.





WICA



## Work Injury Compensation Act (WICA) Overview

## WICA AT A GLANCE



### Who is covered?



All employees, **with some exceptions**

### What is my duty?



- Notify the Ministry of Manpower (MOM) of work-related accidents.
- Insure your liability towards your employee for work-related injuries.

### What can my employee claim?



- Medical leave wages
- Medical Expenses
- Lump sum payments for permanent incapacity or death

### How much can my employee claim?



Amounts are subject to limits.





## Covered

- All employees who are engaged under “a contract of service” or “contract of apprenticeship” with an employer, regardless of salary level.



## Not Covered

- Any member of the Singapore Armed Forces
- Uniformed officer of the Singapore Police Force, Singapore Civil Defence Force, Central Narcotics Bureau and Singapore Prisons Service
- Self-employed person or independent contractor
- Domestic worker



“Contract of service” is any agreement, written or oral, where one person agrees to employ another as an employee.





# WORK INJURY COMPENSATION (WIC) INSURANCE

As an employer, you are required by law to purchase work injury compensation (WIC) insurance for all manual workers, and non-manual workers earning \$1,600 or less a month.

You are also encouraged to purchase WIC insurance for other groups of employees. You remain liable to compensate these employees of their work-related injuries.

You should ensure adequate WIC insurance to reduce financial impact from compensation payouts.





## WHO HAS TO BUY WIC INSURANCE



An employer is required to maintain adequate WIC insurance for both local and foreign employees who are doing:

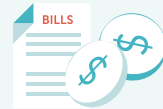


**Manual work, regardless of salary level**



**Non-manual work, and earning \$1,600 or less a month**

For employees who are doing **non-manual work, and earning more than \$1,600 a month:**



- An employer has the flexibility to decide whether to buy insurance for this group of employees.
- However, in the event of a valid claim, an uninsured employer will be required to pay compensation himself.

## PROVIDING DETAILS OF WIC INSURANCE TO MOM



### FOR EMPLOYER OF WORK PERMIT & S PASS EMPLOYEES ONLY

Provide the following information to the Ministry during issuance or renewal of the Work Permit or S Pass:



- Name of Insurer
- Policy Commencement Date
- Policy Number
- Policy Expiry Date

*Expired policies will not be accepted.*

# THINGS TO NOTE ABOUT WIC INSURANCE



## 1 Your employees must be covered under work injury compensation insurance

- Policies should cover the benefits under WICA.
- Includes medical leave wages, medical expenses, and lump sum payments for permanent incapacity and death.

## 2 Check the coverage of employees and validity of the policy

- Policies should accurately reflect the occupation, salary and the employees who should be covered.
- Policies must be renewed before expiry.

## 3 Work-related exclusion clauses are disallowed

- Work-related exclusion clauses, except pertaining to asbestos, are disallowed.
- Even if such clauses exist in the policy, insurers are liable to pay compensation in the event of a valid claim.
- Insurers may be able to recover such compensation from the employer if the policy contains a contractual clause allowing recovery.

## 4 Employer's insurer liable to pay when there are multiple insurance policies

- When multiple contractors have separate insurances that cover an injured employee, the employer's insurer will be the first to respond in the event of a valid claim.
- This ensures that the injured employee will receive compensation in a timely manner.
- Another contractor's insurer may pay compensation if they inform MOM before it issues the Notice of Assessment<sup>1</sup>, their intent to pay compensation on behalf of the employer's insurer.



<sup>1</sup>The Notice of Assessment is an official document issued by MOM to the parties of a claim stating the outcome of the work injury compensation claim.



### USEFUL TIP

When in doubt, the employer should approach his insurer to clarify any terms in the insurance policies!



# INCIDENT REPORTING

Under the law, you as an employer must notify reportable accidents to MOM.

You should also notify your insurer promptly otherwise it will delay the claims process which will not benefit you and your employee.

Develop internal reporting procedures for your employee to inform you of work-related accidents quickly so that you can also notify MOM timely.





## WHAT AND WHEN TO NOTIFY



Under the Work Injury Compensation Act, the employer must notify incidents to MOM when his employee:

	Submit incident report online within <b>10 calendar days</b> from:
Has died in a work-related accident	The date when accident happened
Has contracted an Occupational Disease	Receiving written diagnosis of the disease
Is injured in a work-related accident or has suffered a medical condition (e.g. stroke/heart attack) due to work	The date when accident happened, if the employee is <b>hospitalized</b> for at least <b>24 hours</b> ; or The 4 <sup>th</sup> day of medical leave, if the employee is given medical leave for <b>4 or more calendar days</b> (whether consecutive or not)
Has contracted a disease due to work-related exposure to biological/chemical agent	The date when accident happened, if the employee is <b>hospitalized</b> for at least <b>24 hours</b> ; or The 4 <sup>th</sup> day of medical leave, if the employee is given medical leave for <b>4 or more calendar days</b> (whether consecutive or not)

If the employee subsequently died from the injury or disease, you must notify MOM as soon as you know of the death at <http://www.mom.gov.sg/contact-us> with the case reference number and details of the death.

How should I count the number of days of medical leave?



**Medical leave was granted (1 day).**

**Worker went for medical follow-up He was given further medical leave (4 days).**

■ **Medical Leave Days**

You need to count the calendar days of medical leave. In this case, there are **5 days of medical leave in total**. Hence, this is a reportable accident.



Refer to Annex D (page 33) for examples of reportable incidents.

## HOW TO NOTIFY



Submit Notice of Accident online at <http://www.mom.gov.sg/iReport>



You will need to provide the following information:



**Details of Incident or Occupational Disease**



**Details of Injured Person**

- Personal particulars
- Employment
- Insurance



**Supporting Documents**

(for e.g. salary vouchers, insurance policy schedule, medical documents)

**If you did not submit the report within the mandated timeline:**



- Submit the report without further delay



- Provide an explanation for your late reporting



**You are required to update the online report when the injured employee is given more medical leave.**



# THE WORK INJURY COMPENSATION CLAIM PROCESS

Your employee has up to **one year from accident** to submit the completed application for work injury compensation. Ensure that your employee attends all medical appointments and provides required documents to MOM. This will help speed up claim resolution.

An early return to work is the best possible outcome. Work with your injured employee, the insurer and treating doctor to facilitate this outcome.



1

**Employee injured while at work**



2

**Provide treatment**

3



**Notify MOM of the accident**

**CLAIMS**  
Application form for Work Injury Compensation Claim  
Under the Work Injury Compensation Act

**Ensure employee submits the completed application form for him to claim compensation under WICA**

5



4

**Pay medical leave wages and medical expenses**

6



**Send medical report form and pay medical report fees**



**Ensure employee attends all medical appointments**

7



8

**Enable post-injury adjustment with suitable return to work duties**

9

**Wait for compensation to be calculated**



**Receive Notice of Assessment**

10



11

**Pay compensation within 21 days of the Notice if no objection**

## ASSESSING LIABILITY



### Compensation is payable when an employee:



- suffered an injury by an accident arising out of and in the course of employment

### Accidents

- Mishap or unfortunate event that is unexpected
- Includes internal medical condition that causes unexpected event while employee is working

### What is “an accident arising out of and in the course of employment”?

#### “out of employment”

Accident happened due to some intrinsic risk in the nature of the employee’s work.

#### “in the course of employment”

Accident happened when employee was working or doing some incidental tasks that the employee was reasonably expected to do.

### The following example illustrates whether compensation is payable or not:



An administrative assistant went for a toilet break.



She slipped, fell and injured her ankle in the toilet.



Although the accident did not happen due to the nature of the employee’s work...



...the employee injured herself while doing an incidental task that she was reasonably expected to do during her employment.

**The accident is compensable under WICA.**



# HOW TO DETERMINE WHETHER ACCIDENT IS COMPENSABLE UNDER WICA



Is there evidence from employee to show that his work accident happened?	Is there evidence from employer to prove the accident was not work-related?	
✓	✗	Accident compensable under WICA. Employer or insurer will be liable to pay compensation.
✓	✓	Accident <b>not</b> compensable under WICA.



## HOW TO DETERMINE WHETHER ACCIDENT IS COMPENSABLE UNDER WICA (CONT'D)



Here are some common scenarios, which may or may not be compensable under WICA:


Scenario	Compensable under WICA?	
Employee met with traffic accident while taking company transport between home and workplace. The vehicle was not a public transport.		
Employee met with traffic accident while travelling in his own car/ his friend's car/ public transport between home and workplace.		
Commuting accidents during work and for work purpose (e.g. travel from workplace to venue for meeting), regardless of the mode of transport.	A. Employee did not make any personal detour such as running personal errand.	
	B. Employee met with the accident while making a personal detour.	
Employee, who is employed by a Singapore employer during his course of employment, suffered a work-related injury during an overseas assignment.		
Seaman suffered a work-related injury while on board a Singapore-registered vessel, regardless of the location of the vessel.		
Employee's injury was due to him being under influence of alcohol or a prescription drug which was not prescribed by a doctor.		
Deliberate self-injury or self-aggravation of an existing injury.		
Employee was injured in work-related fight – but was a victim and did not participate in the fight, or he was injured while exercising private defence, or instructed to break up the fight, safeguard life/property or maintain law and order.		



Refer to Annex A (pages 27-29) for a list of occupational diseases that are compensable under WICA.

# WHAT TYPES OF COMPENSATION CAN BE CLAIMED UNDER WICA



MEDICAL LEAVE WAGES	Outpatient medical leave	Hospitalisation leave						
	 <table border="1"> <tr> <td><b>Full pay</b></td> <td>Up to 14 days</td> <td>Up to 60 days</td> </tr> <tr> <td><b>2/3 pay</b></td> <td>15<sup>th</sup> day onwards, up to 1 year from accident</td> <td>61<sup>st</sup> day onwards, up to 1 year from accident</td> </tr> </table>	<b>Full pay</b>	Up to 14 days	Up to 60 days	<b>2/3 pay</b>	15 <sup>th</sup> day onwards, up to 1 year from accident	61 <sup>st</sup> day onwards, up to 1 year from accident	
<b>Full pay</b>	Up to 14 days	Up to 60 days						
<b>2/3 pay</b>	15 <sup>th</sup> day onwards, up to 1 year from accident	61 <sup>st</sup> day onwards, up to 1 year from accident						

**Light duty:**

- Worker is fit to return to work, but with limitations to his level of activity at work.
- Not to be considered as medical leave and not reimbursable for medical leave wages.

If in doubt, check with the doctor what kind of light duties the worker can undertake.


## Based on employee's Average Monthly Earnings (AME)

**AME CALCULATION**

$$\text{AME} = \frac{\text{[Earnings in past 12 months*]}}{12}$$

- \*These may include overtime pay, food allowance, bonus and all other allowance(s) paid for work over last 12 months before the accident.
- AME does not include employer CPF contributions, money paid for any special expenses that relate to your employment (for example, transport allowance/reimbursement).
- Employer must **pay by the worker's next pay day.**

**MEDICAL EXPENSES**



Maximum Limits	
For accidents that happened before 1 Jan 2016	For accidents that happened on and after 1 Jan 2016
Up to <b>\$30,000</b> or one year from date of accident, whichever is reached first	Up to <b>\$36,000</b> or one year from date of accident, whichever is reached first

- Cost of medical consultation fees
- Charges for physiotherapy
- Cost of medicines
- Occupational & speech therapy etc
- Payable by employer.
- Must be treated by Singapore-registered doctor.
- For accidents that happened on and after 1 Jan 2016, treatments that facilitate return to work, such as those for case management, functional capacity evaluation and worksite assessment, will be claimable as part of WICA medical expenses.

## WHAT TYPES OF COMPENSATION CAN BE CLAIMED UNDER WICA (CONT'D)



### LUMP SUM COMPENSATION FOR PERMANENT INCAPACITY AND DEATH

	Permanent Incapacity Compensation	Death Compensation
<b>Payable when...</b>	Injury or illness has permanent effects on employee's ability to work	Injury caused death of employee
<b>Payable to...</b>	Injured employee	Dependants of deceased employee
<b>Formula for computing compensation</b>	Amount payable = [employee's AME] x [age multiplying factor] <sup>1</sup> x [% permanent incapacity] <sup>2</sup>	Amount payable = [employee's AME] x [age multiplying factor] <sup>1</sup>
	MIN  MAX	MIN  MAX
<b>For accidents that happened before 1 Jan 2016</b>	[\$73,000 x % PI]      [\$218,000 x % PI]	\$57,000      \$170,000
<b>For accidents that happened after 1 Jan 2016</b>	[\$88,000 x % PI]      [\$262,000 x % PI] <sup>3</sup>	\$69,000      \$204,000



Refer to Annex C (pages 31-32) to understand more on how to calculate the compensation amount for % PI.

<sup>1</sup>Refer to Annex B (page 30) for the list of age multiplying factors.

<sup>2</sup>Permanent Incapacity (% PI) is based on doctor's assessment after employee's condition stabilises. The assessment is based on a set of Guidelines in the "Guide to the Assessment of Traumatic Injuries and Occupational Diseases for Workmen's Compensation (GATIOD)", available at <http://www.mom.gov.sg>.

<sup>3</sup>This amount excludes additional 25% compensation that is paid to employees with total permanent incapacity to offset the cost of care for the injured employee.

# STEPS TO CLAIM COMPENSATION FOR PERMANENT INCAPACITY AND DEATH



**MY EMPLOYEE INJURED HIMSELF OR DIED DUE TO WORK.  
WHAT SHOULD I DO NOW?**

**Permanent Incapacity**

**Death**



## STEP 1: Notify Accident

Submit report to MOM via <http://www.mom.gov.sg/iReport>

Inform your insurer of the accident.

- While waiting for your insurer to settle payment, you must still pay medical leave wages to your employee by his next pay day. Get reimbursement from your insurer later.





**Do not influence doctors to prescribe less than the necessary length of medical leave. Injured employee should be given adequate medical leave to recover.**





## STEPS TO CLAIM COMPENSATION FOR PERMANENT INCAPACITY AND DEATH (CONT'D)

Permanent Incapacity	
	
STEP 2: Claim handling	
Employee makes a claim	Employee goes for medical assessment
<ul style="list-style-type: none"> <li>• MOM will send you a copy of the medical report form.</li> <li>• Ensure your employee submits the Application Form.</li> <li>• Send the medical report form and pay the medical report fees to the hospital or clinic.</li> <li>• Hospital or clinic will assess extent of employee's injury.</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure your employee attends all medical appointments.</li> <li>• This will help speed up his recovery and conclusion of his claims.</li> <li>• You must pay medical expenses or submit the Letter of Guarantee (LOG), if required by the hospital for his medical treatment and fees for medical tests necessary to assess the extent of permanent incapacity. For example, magnetic resonance imaging (MRI) is a necessary test for assessment of back injuries, unless otherwise advised by the doctor.</li> </ul>



## Death

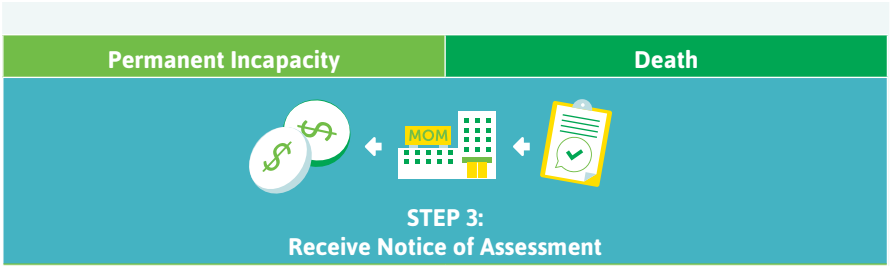


### STEP 2: Claim handling

Submit additional documents to MOM at  
<http://www.mom.gov.sg/WicSubmit>

- Provide the following documents:
  - » Death certificate
  - » Copy of valid work injury compensation policy covering date of work accident
  - » Salary vouchers for the period of 12 months before accident
  - » Details of next-of-kin(s)
  - » Copy of passport for foreign employees
- MOM will contact next-of-kin(s) for claim form and supporting documents to establish identity of dependants.
- You, your employee's supervisor or/and co-workers may need to attend an interview with MOM, for MOM to assess if claim is compensable.

## STEPS TO CLAIM COMPENSATION FOR PERMANENT INCAPACITY AND DEATH (CONT'D)



- After submission of required documents, the compensation amount will be calculated.
- MOM will issue a Notice of Assessment to inform you, your employee or your employee's next-of-kin(s) and your insurer of the compensation amount.
- If anyone has any objection to the Notice, they have up to 14 days to inform MOM.
- If there are no objections, you or your insurer are required to pay the amount within 21 days of the Notice.
- Interest may be incurred for late payment.





## Permanent Incapacity

## Death



### STEP 4: RESOLVE OBJECTIONS, IF ANY

- Objecting party has to provide supporting documents to substantiate his objection.
- If the dispute remains unresolved, the case will be heard at a pre-hearing conference (PHC) before Assistant Commissioner (Work Injury Compensation).
- If the dispute remains unresolved at the PHC, the case will be escalated for hearing before Assistant Commissioner (Work Injury Compensation).
- **Examples of objections:**
  - » Injury or disease not work-related (Provide list of witnesses and any other supporting evidence e.g. photographs, video)
  - » Incorrect AME indicated in notice of assessment (Provide salary vouchers and time cards)
- **If a party objects to % PI assessment given by assessing doctor:**
  - » Employee undergoes re-assessment with a panel appointed by the Work Injury Compensation Medical Board.
  - » Objecting party bears costs of Medical Board fee (\$357) and other necessary tests. If not paid in time, objection may be struck off.
  - » Medical Board's decision is final.

Once all disputes are resolved, MOM will issue an Order requiring you or your insurer to pay the compensation within 21 days of the Order.

# ANNEXES







## ANNEX A: LIST OF COMPENSABLE OCCUPATIONAL DISEASES

S/N	Description of Occupational Disease or Injury	Nature of Occupation
1	Anthrax	Any occupation involving exposure to animals infected with the Anthrax spores or bacteria, tissues or products of infected animals, or any material or substance containing the Anthrax spores or bacteria.
2	Asbestosis	Any occupation involving exposure to asbestos fibre.
3	Barotrauma	Any occupation involving exposure to compressed air.
4	Byssinosis	Any occupation involving exposure to raw cotton fibre.
5	Cataract due to infra-red, ultraviolet or X-ray radiation	Any occupation involving frequent or prolonged exposure to infra-red, ultraviolet or X-ray radiation.
6	Compressed Air Illness or its sequelae, including dysbaric osteonecrosis	Any occupation involving exposure to compressed air.
7	Diseases caused by ionising radiation	Any occupation involving exposure to ionising particles from radioisotopes or irradiation apparatus.
8	Diseases caused by excessive heat	Any occupation involving exposure to excessive heat.
9	Glanders	Any occupation involving exposure to animals infected with the Burkholderia mallei bacterium, tissues of infected animals, or any material or substance containing the Burkholderia mallei bacterium.
10	Leptospirosis or its sequelae	Any occupation involving exposure to animals infected or environment contaminated with the Leptospira bacteria, or any material or substance containing the Leptospira bacteria.
11	Liver Angiosarcoma	Any occupation involving exposure to vinyl chloride monomer or arsenic.
12	Mesothelioma	Any occupation involving exposure to asbestos fibre.

13	Musculoskeletal disorders of the upper limb	Any occupation involving exposure to occupational risk factors involving repetitive motion, forceful exertion, awkward postures or vibration, affecting the upper limbs.
14	Noise-Induced Deafness	Any occupation involving prolonged exposure to excessive noise.
15	Occupational Asthma	Any occupation involving exposure to any chemical or other agent which is known to irritate or sensitise the respiratory system.
16	Occupational skin cancers	Any occupation involving exposure to polycyclic hydrocarbons, tar, pitch, bitumen, mineral oil (including paraffin), soot or arsenicals, or any compound, product, or residue of any of these substances, or to ultraviolet radiation.
17	Occupational skin diseases	Any occupation involving exposure to any skin irritant or sensitiser or any other agent which is known to damage skin.
18	Poisoning by —	Any occupation involving exposure to —
	A. Arsenic	Arsenic or any of its compounds, or any mixture or solution containing arsenic or any of its compounds;
	B. Benzene or a homologue of benzene	Benzene or any of its homologues, or any mixture or solution containing benzene or any of its homologues;
	C. Cadmium	Cadmium or any of its compounds, or any mixture or solution containing cadmium or any of its compounds;
	D. Carbamates	Carbamate, or any mixture or solution containing any carbamate;
	E. Carbon disulphide	Carbon disulphide or any of its compounds, or any mixture or solution containing carbon disulphide or any of its compound;
	F. Carbon dioxide gas	Excessive levels of carbon dioxide;
	G. Carbon monoxide gas	Excessive levels of carbon monoxide;
	H. Cyanide	Cyanide, or any mixture or solution containing any cyanide;

## ANNEX A: LIST OF COMPENSABLE OCCUPATIONAL DISEASES (CONT'D)



	I. Halogen derivatives of hydrocarbon compounds	Any halogen derivative of hydrocarbon compounds or any mixture or solution containing any halogen derivative of hydrocarbon compounds;
	J. Hydrogen sulphide	Hydrogen sulphide;
	K. Lead	Lead, or any of its compounds, or any mixture or solution containing lead or any of its compounds;
	L. Manganese	Manganese or any of its compounds, or any mixture or solution containing manganese or any of its compounds;
	M. Mercury	Mercury or any of its compounds, or any mixture or solution containing mercury or any of its compounds;
	N. Oxides of nitrogen	Excessive levels of oxides of nitrogen;
	O. Organophosphates	Organophosphates;
	P. Phosphorus	Phosphorus or any of its compounds, or any mixture or solution containing phosphorus.
19	Silicosis	Any occupation involving exposure to silica dust.
20	Toxic hepatitis	Any process involving exposure to tetrachloroethane, nitro-derivatives or amino-derivatives of benzene or vinyl chloride monomer.
21	Tuberculosis	Any occupation involving — A. close and frequent contact with a source of tuberculosis infection, e.g. in the medical treatment or nursing of a person or persons suffering from tuberculosis, or in a service ancillary to such treatment or nursing; or B. exposure to any material which is a source of tuberculosis infection, e.g. in a laboratory.
22	Ulceration of the corneal surface of the eye	Any occupation involving exposure to tar, pitch, bitumen, mineral oil (including paraffin), soot or any compound, product, or residue of any of these substances.

## ANNEX B: TABLE OF AGE MULTIPLYING FACTOR



Age of employee at next birthday after the accident	Permanent Incapacity	Death	Age of employee at next birthday after the accident	Permanent Incapacity	Death
14	181	136	41	142	107
15	180	135	42	140	106
16	179	135	43	138	105
17	178	134	44	136	104
18	178	134	45	134	103
19	177	133	46	132	102
20	176	132	47	130	101
21	175	132	48	128	100
22	174	131	49	126	98
23	173	130	50	124	96
24	172	129	51	122	94
25	170	128	52	120	92
26	169	127	53	118	90
27	168	127	54	116	88
28	167	125	55	114	86
29	165	124	56	111	84
30	164	123	57	108	82
31	162	122	58	105	80
32	160	121	59	102	78
33	159	120	60	99	75
34	157	118	61	96	72
35	155	117	62	92	68
36	153	115	63	87	63
37	151	114	64	82	58
38	149	112	65	77	53
39	146	110	66+	72	48
40	144	108	-	-	-

## ANNEX C: ILLUSTRATION ON CALCULATION OF COMPENSATION AMOUNT

The limits for % Permanent Incapacity (% PI) are adjusted accordingly for the exact percentage of PI suffered by the injured employee.

Here's an example to illustrate how to calculate the compensation amount for % PI:



Profile of injured employee:

- 39 years old at his next birthday\*
- 2% Permanent Incapacity

This employee is eligible for compensation ranging from **\$1,760 to \$5,240**.

The table below shows how the compensation will vary according to his Average Monthly Earnings (AME).

Example	Age Multiplying Factor	%PI	AME	Calculated Compensation based on AME
1	146	2%	\$450	%PI x age multiplying factor x AME $2\% \times 146 \times \$450 = \$1,314$
2			\$1,000	%PI x age multiplying factor x AME $2\% \times 146 \times \$1,000 = \$2,920$
3			\$2,000	%PI x age multiplying factor x AME $2\% \times 146 \times \$2,000 = \$5,840$

\*Refer to Annex B (page 30) for the Table of Age Multiplying Factor. In this example, it is 146.



Calculated Compensation based on compensation limits	Actual Compensation
<p>%PI x minimum limit</p> <p><math>2\% \times \\$88,000 = \\$1,760</math></p>	<p><b>\$1,760</b></p> <p>(as calculated compensation based on AME is lower than calculated compensation based on compensation limit)</p>
<p>%PI x minimum limit</p> <p><math>2\% \times \\$88,000 = \\$1,760</math></p>	<p><b>\$2,920</b></p> <p>(as calculated compensation based on AME is higher than calculated compensation based on compensation limit)</p>
<p>%PI x maximum limit</p> <p><math>2\% \times \\$262,000 = \\$5,240</math></p>	<p><b>\$5,240</b></p> <p>(as calculated compensation based on AME is more than calculated compensation based on compensation limit)</p>












**USEFUL TIP**

An online tool (**WIC Self-Assessment Tool**) for calculating the various compensation benefits is available at [www.mom.gov.sg/calculate-wic](http://www.mom.gov.sg/calculate-wic)



## ANNEX D: SHOULD EMPLOYER REPORT THE INCIDENT



Example	Compulsory to submit incident report?
An employee met with a traffic accident:	
A. while travelling during work and for work purpose (e.g. travel from workplace to venue for meeting), regardless of the mode of transport.	
B. while taking company transport to and fro between home and workplace. The vehicle is not a public transport.	
C. while running personal errands during or after work in his own transport (including bicycle) / his friend's transport / public transport.	
D. while driving own / company transport for work and met with an accident in which employee was not injured but a member of public was injured and hospitalised.	
A student had a fall within the school compounds but not as a result of any works within the premises.	
A teacher was conducting a lab experiment and a test-tube shattered and cut the teacher and was given 4 days outpatient medical leave.	
An employee, who is employed by a Singapore employer and resides in Singapore suffered a work injury during an overseas assignment.	
A seaman suffered a work injury while on board a Singapore-registered vessel, regardless of the location of the vessel.	
A construction worker slips and falls, resulting in a fractured leg. He is initially given 2 days of medical leave, but is subsequently given 2 weeks of medical leave.	

\*This is on condition that the other reporting criteria are met, i.e employee injured in accident:

- Died, or
- Was hospitalised for at least 24 hours, or
- Was given MC for 4 or more calendar days (whether consecutive or not)



Offence	Penalty
Failure to notify MOM a reportable accident within statutory timelines	First offence – A fine of up to \$5,000;  Second or subsequent offences – A fine of up to \$10,000 and/or imprisonment of up to 6 months
Failure to maintain adequate WIC insurance for mandatory groups of employees	Fine of up to \$10,000 and/or imprisonment of up to 12 months
Failure to pay compensation	Fine of up to \$10,000 and/or imprisonment of up to 12 months
Providing false information or statement  Wilfully obstructing or delaying the Commissioner or investigation officer in exercising his powers or duties	Fine of up to \$5,000 and/or imprisonment of up to 6 months

## ANNEX F: CHECKLIST FOR EMPLOYERS' OBLIGATIONS UNDER WICA



Insurance	✓
Maintain Work Injury Compensation (WIC) insurance for both your local and foreign employees.	
Ensure that the policy reflects the employees to be covered.	
Check for work-related exclusion clauses and recovery clauses. If in doubt, approach your insurers to clarify on any of the terms in the insurance policy.	
Report accident	
Submit an incident report to MOM within 10 days of the incident or from the 4 <sup>th</sup> day of medical leave whichever applies.	
Inform your insurer about the accident.	
Compensation	
Pay medical leave wages to the employee by his next pay day failing which, to pay within the next 14 days from receipt of the original medical certificates.	
Pay medical fees/expenses promptly so that medical treatments do not get delayed.	
Communication	
Explain to your employee his rights and entitlements under WICA. If information is not provided timely, they may go to a lawyer.	
Show concern and support for your employee while he is recovering from his injury.	
Injury Management	
Ensure your employee attends all medical appointments.	
Provide suitable work duties to support your injured employee's recovery at work or return to work.	
Under the Work Permit conditions, if your employee is a work permit holder, you are to bear the cost of his upkeep and maintenance, including medical treatment and acceptable accommodation.	
Do not repatriate your foreign employee if MOM requires him to stay in Singapore.	
Case conclusion	
After MOM has issued the Notice of Assessment, please arrange for compensation to be made to the injured employee within 21 days of Notice.	
If there are objections, please attend all meetings so that the dispute can be resolved.	



For more information, check out our website

**[www.mom.gov.sg](http://www.mom.gov.sg)**

UPDATED IN FEBRUARY 2017

Information provided in this guide is correct at the time of printing. The guide provides basic information on Work Injury Compensation (WIC) to employers. It also gives a simple overview of their rights and obligations under the WIC Act. As a guide, this booklet has no legal standing. If in doubt, reference should be made to the WIC Act itself.