

Steps to follow when submitting Work Injury Compensation claim for consideration

Claims Notification

- ◆ Notify the Company within 24 hours.
- ◆ Under the Workplace Safety and Health Act (WSHA) and Work Injury Compensation Act (WICA), employers are required to report workplace accidents and occupational diseases to the Ministry of Manpower (MOM) within the following time frame:

What to Report	Reporting Timeframe
A workplace accident resulting in the death of an employee	<ul style="list-style-type: none"> • Notify as soon as is reasonably possible. • Submit the report within 10 days of the accident.
A workplace accident resulting in the injury of an employee who is given more than 3 consecutive days of medical leave or hospitalised for at least 24 hours.	<ul style="list-style-type: none"> • Submit the report within 10 days of the accident.
A workplace accident resulting in the employee sustaining permanent incapacity.	<ul style="list-style-type: none"> • Submit the report within 10 days of the accident.
An occupational disease	<ul style="list-style-type: none"> • Submit the report within 10 days of receipt of doctor's written diagnosis.

- ◆ Submit your report to the MOM via the MOM iReport Online Reporting System at <http://www.mom.gov.sg/iReport>. The notification process will essentially comprise four steps:

- Step 1 – Informant Details
- Step 2 – Informant Organisation Details
- Step 3 – Incident Details
- Step 4 – Victim/Patient Details

The website provides very detailed instructions on how to complete the electronic form and the reporting process itself provides an easy step by step guide to assist users in completing the process.

- ◆ Failure to comply with the above requirements is an offence which carries a maximum fine of \$5,000 for the first offence and a maximum fine of \$10,000 and/or imprisonment up to 6 months for the second or subsequent offences.

The MOM has also introduced a new form known as the '**Notice of Accident/ Occupational Disease/Dangerous Occurrence**' form. This form will replace the old 'Form A' document. This form can be downloaded from the MOM website www.mom.gov.sg under Resources / Forms / Occupational Safety and Health Division.

- ◆ A copy of this form must be submitted to the Company together with a completed Workmen Compensation Claim Form. If you have already made an iReport to MOM you may complete the short WIC claim form. Otherwise you should complete the full WIC claim form. **Please note that submission of the claim form will be treated as your making a claim under your policy.**
- ◆ Record the particulars of the witnesses (if any).
- ◆ We may appoint service providers when necessary to conduct an investigation into the occurrence. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.

What to do when an accident occurs

- ◆ You should establish the facts of the accident as early as possible when the details of the incident are still fresh in the memory of the parties involved. If possible you should take some pictures of the scene to ensure that an accurate first hand account is available.
- ◆ Record statements from the parties involved including co-workers and any other witnesses at the scene. This is especially important if the parties involved are foreign workers who may no longer be around later.
- ◆ If the accident involves equipment or structures, do not throw away anything until our appointed surveyor has had a chance to have a look at the scene. If possible take photographs of the affected equipment or structure before anything is removed. This will help to establish how the accident happened.
- ◆ Failure to report the incident on time to us may result in none of the above evidence being available to us and this may prejudice your claim under the policy.

Claims under Common Law

- ◆ Do not admit liability or sign any promissory note agreeing to pay for damages.
- ◆ All documents received from third parties must be forwarded, unanswered, to Sompo immediately.
- ◆ What should you do if you do receive a third party letter or Writ of Summons?
The facts & circumstances surrounding an accident will vary from case to case and we will need to evaluate each case on its own merits. You must therefore notify the Claims Department immediately upon receiving such documents so that we are able to advise you accordingly. Any delay on your part may prejudice your claim.
Please contact the Claim Department immediately for advice.
- ◆ Failure to respond to a Writ of Summons will result in Interlocutory Judgment being entered against you. If this happens, your claim will be prejudiced and you may not be covered under your policy. Any additional costs incurred to set aside the judgment will be borne by you.

What documents do I need to submit?

Common documents to be submitted as applicable include:

- ◆ Fully completed claim form and 'Notice of Accident/ Occupational Disease/Dangerous Occurrence' form
- ◆ Medical reports / Inpatient Discharge Summary / Medical note from attending doctor
- ◆ Original medical bills and/or medical certificates / Medical appointment card
- ◆ Any original receipts / documents to evidence payment of wages
- ◆ Clinical Abstract form duly signed by the injured worker / Work Permit or NRIC
- ◆ If the injured worker is not your direct employee you must provide a copy of the contract document between your company and the sub-contractor.

Circumstances will be different from claim to claim and we may request for additional information specific to a claim if required.

Claims Addendum Form

As part of the claims process, we will require you to provide us with an update of the worker's injury and employment status from time to time. To make it easier for you to provide such information, we will send you a Claims Addendum Form listing the information required. You should complete this form as accurately as possible and return the form to us as soon as possible. Failure to do so may slow down the claims process and delay payments due under the policy.

Payment of Permanent Incapacity awards

The Workmen's Compensation Act (CAP 354) provides for payment of compensation to be made **within 21 days** of the service of the Notice of Assessment otherwise interest will be charged.

- ◆ PIN payment cheques will be sent directly to the injured worker by Registered Mail. Payment will be sent to the address as listed in the MOM assessment form.
- ◆ If this is the insured's address, receipt of the payment by the insured's staff will be deemed as receipt by the worker and any interest that may be incurred for failure to make payment on time **will be borne by the insured**.
- ◆ If the insured does not know the whereabouts of the worker in question, they should advise us immediately so that we can approach the MOM for assistance.

Important Notice

If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.