

Steps to follow when submitting WICA 2019 claim for consideration

Claims Notification

- ◆ Notify the Company within 24 hours.
- ◆ Under the Workplace Safety and Health Act (WSHA) and Work Injury Compensation Act 2019 (WICA 2019), employers are required to report workplace accidents and occupational diseases to the Ministry of Manpower (MOM) within the following time frame:

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|-----------------------------|---|
| Who should report | Employer, workplace occupier or doctor, depending on the type of accident |
| when to report | Within 10 days of an accident or diagnosis |
| Relevant Legislation | <u>Workplace Safety and Health (Incident Reporting) Regulations</u> |
| | <u>Work Injury Compensation Regulations</u> |

- ◆ Useful MOM's links
- ◆ Submit your report to the MOM via the MOM iReport Online Reporting System at <http://www.mom.gov.sg/iReport>.
- ◆ <https://www.mom.gov.sg/workplace-safety-and-health/work-accident-reporting>
- ◆ 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.

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.
- ◆ Record the particulars of the witnesses (if any).
- ◆ 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.
- ◆ 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.
- ◆ 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 Sompco 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:

- ◆ Copy of iReport submitted to MOM
- ◆ Sompco Completed WICA Claim Form
- ◆ Medical reports / Inpatient Discharge Summary / Medical note from attending doctor
- ◆ Original medical bills and/or medical certificates / Medical appointment card
- ◆ Copy of Work Permit or NRIC
- ◆ Any receipts / documents to evidence payment of wages
- ◆ Detailed Wage Payment Vouchers of the injured person for 12 months before the accident and during the medical leave period
- ◆ For accidents from 1 Sep 2020, employees on light duties will be compensated for any loss in earnings if the actual wages received during the light duty period are lower than their Average Monthly Earnings (or lower than 2/3 of the Average Monthly Earnings if medical leave and light duties have exceeded 14 days).
For submission of light duty claims please include itemised payslips for the corresponding months where light duty was awarded to the employees.
- ◆ No. of working days per week
- ◆ Copy of death certificate, if accident resulted in death of employee
- ◆ 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.

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.