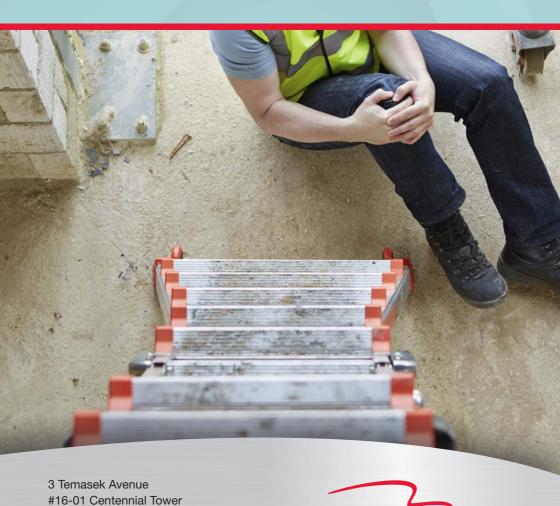


# Work Injury Compensation Insurance

GREATAMERICAN.
INSURANCE COMPANY



Singapore 039190

+65 6804 6000 GAIC.com.sg **Work Injury Compensation Insurance** protects employers under the Work Injury Compensation Act (WICA), and their legal liability to their employees under Common Law.

# Who is required to be insured?

- Employees performing manual work, regardless of wage level
- Employees performing non-manual work, earning less than \$1,600 per month

WICA allows employees to make claims for work-related injuries or diseases without having to file a civil suit under the Common Law. It is a low-cost and quick alternative to Common Law for settling compensation claims.

#### Who is Covered under WICA?

 All employees under contract of service or contract of apprenticeship, regardless of wage level

## When is Compensation Payable?

- Employee suffers an injury as a result of an accident that occurred during the course of their employment
- Employee contracts an occupational disease
- Employee contracts a disease due to work-related exposure to biological and/or chemical agents

### What Benefits can be claimed under WICA?

- Medical leave wages
- Hospitalisation leave wages
- Lump sum compensation for permanent incapacity or death







Great American Insurance Company – Singapore Branch, 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore. Registration number T15FC0029B. The Great American eagle logo and the word marks Great American and Great American Insurance Group are service marks of Great American Insurance Company. © 2016 Great American Insurance Company. All rights reserved.