

Work Injury Compensation Insurance



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GREATAMERICAN[®]
INSURANCE COMPANY

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

