

WORK INJURY COMPENSATION ACT KICKS IN FROM 1 APRIL 2008:

GENERAL INSURANCE ASSOCIATION OF SINGAPORE URGES ALL EMPLOYERS TO PROVIDE FULL DETAILS OF EMPLOYEES COVERED IN WICA PROPOSAL/ DECLARATION FORM

Dear Employers,

The Work Injury Compensation Act (WICA) comes into effect from today, 1 April 2008.

The new Act expands work injury coverage to all employees (including non-manual employees paid more than \$1,600 per month) and substantially increases the compensation levels.

Although insurance for this group of employees is not compulsory, employers will still be required to pay compensation in the event of a valid claim

The General Insurance Association of Singapore (GIA) encourages all employers to insure their non-manual employees earning above S\$1,600 per month.

As the new WICA extends the scope and coverage to all workers, a WICA Proposal / Declaration form is introduced to ensure certainty and accuracy of the types and number of employees being insured.

This WICA Proposal / Declaration form will assist insurance companies in their risk assessment and also serve as an audit tool for the Ministry of Manpower in its enforcement of the Act.

Employers must complete this form whether they are covering their employees for the first time or when renewing their coverage.

Your insurance adviser will be happy to answer any queries you may have concerning this WICA and/or the Proposal/ Declaration form. Please do not hesitate to contact your insurance adviser for more information or assistance.

The GIA would like to remind employers that under WICA, it is an offence to fail to purchase adequate insurance to cover all their liabilities.

The GIA urges employers to make a full declaration in the WICA Proposal / Declaration form for all classes of workers in order for Workmen Compensation policies to provide full protection.

Thank you for your co-operation.

General Insurance Association

WORK INJURY COMPENSATION INSURANCE PROPOSAL/DECLARATION FORM				
IMPORTANT NOTICE				
1) Statement pursuant to Section 25 (5) of the Insurance Act (Cap. 142) (or any subsequent amendments thereof)-You are to disclose in this Proposal Form fully and faithfully all facts which you know or ought to know, otherwise the policy issued hereunder may be void.				
2) The Work Injury Compensation Act covers all employees regardless of their level of earnings. Whilst insurance for employees who are newly covered under the Act (i.e. those involved in non-manual work and earning above \$1,600 per month) is not compulsory, employers will still be required to pay compensation in the event of a valid claim.				
3) The Insurer reserves the right to request for more information.				
GENERAL INFORMATION				
Name of Employer (Proposer) _____				
Business Address _____				
Tel No: _____				
Nature of Business: _____ Period of Insurance: Fr _____ to _____				
Places of Employment: _____				
Policy Requirement: <input type="checkbox"/> Annual <input type="checkbox"/> Project (Contract)				
Section A (for Annual policies)				
Section 1 –Employees to be insured for Act benefits and Common Law <Categorize foreign workers (Work Permit & S-pass holders) separately>				
No. of Employees	Category / Description of Occupations	Est. Annual wages, salaries and other monetary earnings	FOR OFFICE USE ONLY	
			Rate (%)	Premium
TOTAL				
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				Page 1 of 4