
CLAIMING WORK INJURY COMPENSATION IN SINGAPORE

IMPORTANT NOTICE

There are legal obligations on the part of employees and employers in respect of claims arising from injuries in the workplace. Failure to comply with such obligations can affect entitlements or liabilities of employees or employers.

This document outlines some of the rights and responsibilities of employees and employers under the Singapore Work Injury Compensation Act. It does not purport to be an exhaustive summary of all such rights and responsibilities.

This document is not, nor should it be relied upon as, legal advice.

If a worker or employer is uncertain about their respective rights and obligations following a workplace injury, advice should be sought from MOM or a lawyer.

This document does not alter the terms of any Work Injury insurance policy issued by Liberty International Underwriters (LIU). In the event of any inconsistency between this document and the terms of any Work Injury insurance policy issued by LIU, the latter shall prevail.

This information is current at **1 February 2009**.

REPORTING A WORKPLACE ACCIDENT

- An injured worker must report a workplace accident to their employer promptly. Any delay in reporting an accident may prejudice the worker's right to claim compensation.
- An employer must report any accident to LIU or the nominated adjuster as soon as possible. The form that must be used to report an accident to LIU or the nominated adjuster can be found at www.liusingapore.com.sg. Notification to the nominated adjuster shall constitute notification to LIU for the purposes of the employer's policy.
- In certain circumstances, employers must report a workplace accident to the Ministry of Manpower (MOM). MOM's web-site (<http://www.mom.gov.sg>) contains information about the form and timeframe in which the employer's report must be made. Significant penalties can apply if an employer fails to report an accident to MOM as required.

SUBMITTING A CLAIM

- An injured worker must submit a claim for Work Injury Compensation to MOM. The claim form and information about the time in which a claim must be made can be found at MOM's web-site (<http://www.mom.gov.sg/publish/momportal/en/home.html>.)

ASSESSMENT

- Injured workers who are eligible to claim compensation must undergo a medical assessment by their treating clinic/hospital. The employer is liable for the cost of that assessment.
- MOM will use the medical report completed by the treating clinic/hospital to determine any compensation the injured worker is entitled to receive. A Notice of Assessment specifying any such entitlement will be sent to the injured worker, employer and insurer.
- If an injured worker or employer wishes to object to a Notice of Assessment, independent advice should be sought promptly as any such objection is subject to specific procedures and timeframes.

ELECTING TO CLAIM COMPENSATION OR PURSUE DAMAGES

- If there is no objection to the Notice of Assessment, the injured worker must be paid the specified compensation within 21 days after the Notice of Assessment is served.
- If the injured worker does object to the Notice of Assessment, they must decide, within 28 days from the date on which the Notice is served, whether to:
 1. withdraw their compensation claim so they can seek common law damages; or
 2. proceed with their claim for compensation (which will generally mean that common law damages cannot be pursued) by:
 - a) complying with the dispute resolution procedures that apply under the Work Injury Compensation system; or
 - b) withdrawing their objection and accepting the Notice of Assessment.

FURTHER INFORMATION

- A detailed guide about the procedure for claiming Work Injury Compensation is available from MOM at <http://www.mom.gov.sg/publish/momportal/en/home.html>.