



Work Injury Compensation (WIC) Insurance for Students of ITE 2022

What is the Work Injury Compensation Act

Under the Work Injury Compensation Act, students or interns can submit a claim through the Institute of Technical Education (ITE) if he was injured in a work accident or suffered a disease due to his work.

WIC insurance for students of ITE

Registered full-time students of the Institute of Technical Education (ITE) who participate in internships and/or attachments approved by ITE.

The purpose of the WIC insurance is to cover students during their internships and/or attachments.

When can a student submit a claim?

Eligible student can make a claim under the WIC if he/she has:

- Been injured by an accident arising out of and in the course of employment.
- Contracted an Occupational Disease.

What can be claimed?

WIC pays for medical leave wages, medical expenses and lump sum compensation for permanent incapacity (PI) or death. There are limits to each type of compensation.

A. Medical Expenses

- Up to \$50,000 or 1 year from accident date, whichever is reached first.
- Examples of eligible medical expenses include:
 - Medical consultation fees
 - Medicines

B. Medical Leave Wages

Amount of Outpatient Medical Leave/Light Duties	Amount of Hospitalisation Leave (HL)	Medical Leave Wages are Calculated based on
Up to 14 days	Up to 60 days	<ul style="list-style-type: none"> • For MC, full average monthly earnings (AME); OR • For light duties*, intern's 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 AME
		OR
15 th day onwards, up to 1 year from the accident	61 st day onwards, up to 1 year from the accident	<ul style="list-style-type: none"> • Lower than 2/3 of the AME if medical leave and light duties have exceeded 14 days

- Based on the student's Average Month Earnings (AME) i.e. average earnings over last 12 months before accident, including overtime pay, but excluding transport allowances and contributions to CPF. For students, this may refer to the monthly allowance paid to the student by the employer since the commencement of the internship and/or attachment.
- This benefit is only payable if the student is not paid the allowance by the employer while on MC / HL.
- Not payable for non-working days e.g. rest days and public holidays.

Light Duty:

- Intern is fit to return to work, but with limitations to his level of activity at work.
- Shortfall in medical leave wages can be reimbursed for work accidents on or after 1 September 2020.

C. Permanent Incapacity

Permanent Incapacity (PI)	
Payable	When injury or illness has permanent effects on interns ability to work
Payable	To injured interns
Amount Payable =	[Average Monthly Earnings] X [age multiplying factor] X [% permanent incapacity]
Minimum Limit	\$97,000 x % PI
Maximum Limit	\$289,000 x % PI

% PI is based on a doctor's assessment after interns condition stabilises

D. Death

Death	
Payable	When an injury caused death of interns
Payable	To dependants of deceased interns
Amount Payable =	[Average Monthly Earnings] X [age multiplying factor]
Minimum Limit	\$76,000
Maximum Limit	\$225,000



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When should the student's injury/illness be reported?

Interns are required to report work-related accidents to ITE within 10 days of the occurrence of the accident.

Please notify Promiseland Independent Pte Ltd via email (contact as below)

Who should pay the medical expenses?

The student is required to settle the medical expenses directly with the clinics / hospitals and submit a claim for review / assessment and reimbursement thereafter.

When should the claim be submitted?

Claims should be submitted as soon as possible.

For permanent incapacity, please file a claim within 1 year from the accident.

How to submit a claim?

Student will need to:

1. Inform Student Services Department;
2. Submit the following documents/information:
 - Indicate Month/Year of Intake
 - Completed Claim Form
 - Original Final Hospital / Medical Bills / Medical Certificates
 - Medical Reports / Inpatient Discharge Summary – if any
 - ITE Accident Report
 - Death Certificate – for death claim
 - Internship Participation Agreement (IPA) showing student details, contract period, working hours and monthly salary
 - Wage Payment Voucher – 12 months before accident (or since the start of internship and/or attachment)
 - Wage Payment Voucher during medical / hospital leave
 - Student Pass
 - A copy of the bank statement/bank book showing the full name of payee, name of bank and bank account number
 - Any further MC/Bill to be submitted?
 - Is follow up treatment required?
3. Submit the documents to Student Services Department.
Keep a copy for your records.
4. For **follow-up claims**, please submit the documents to Student Services Department. Keep a copy for your records.

ITE will need to:

1. Notify Promiseland Independent Pte Ltd via email (contact as below) of the accident (name of student, NRIC, date and place of accident) for Promiseland to assign a claim number;
2. Check the claim documents submitted by the student and fill in the claim number on the Completed Claim Form;
3. Email the documents to Promiseland Independent Pte Ltd.
Keep a copy for your records.

ITE/Student will be notified by email of further information/documents required or the claim result. For approved medical expenses claims, the reimbursement will be credited into the student's bank account.

How long does it take for a claim to be processed?

It may take 1 to 6 months depending on the case. Some injuries may need more time to stabilise before a doctor can assess for permanent incapacity.

What is not covered? (Exceptions)

1. Any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
2. The Insured's liability to employees of independent contractors engaged by the Insured.
3. Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
4. Any injury by accident or disease attributable to war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war mutiny rebellion revolution insurrection or military or usurped power.
5. Damage directly or indirectly caused by or arising from or in consequence of or contributed to by:
 - a) nuclear weapons material.
 - b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusions 5(b) combustion shall include any self-sustaining process of nuclear fission.
6. Any injury to any interns of the Insured resulting from an accident if it is proved that the injury to the interns is directly attributable to the interns having been at the time thereof under the influence of alcohol or a drug not prescribed by a medical practitioner unless the Insured is liable under the Legislation.
7. Any incapacity or death resulting from a deliberate self-injury or the deliberate aggravation of an accidental injury

Points to note

- A. If the internship and /or attachment employer provides WIC cover for students, a claim should first be made under that policy.
- B. The policy covers only full-time students. Part-time students are not covered.
- C. It is hereby noted and agreed that in the NTUC Income WIC Policy, the word "employee" is amended to read a "student", "employment" is amended to read as "local/overseas internship, industrial attachment, study attachment and/or industry immersion program"
- D. The policy does not cover common law claims.

For all enquiries, please contact:

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Policy Underwritten by:

NTUC Income Insurance Co-operative Limited

The information contained in this guide is a summary only. Coverage is subject to NTUC Income's policy terms, conditions and exclusions. Any discrepancy between the information in this guide and the policy is unintentional.