

FACT SHEET

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

## Who is covered?

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

## What is the Work Injury Compensation Act (WICA)?

The Work Injury Compensation Act (WICA) lets employees make claims for work-related injuries or diseases. An employee can claim under WICA if he/she was injured in a work accident or suffered a disease due to work.

## Why did ITE purchase WIC insurance for students?

ITE has purchased the WIC insurance to cover students during their internships and/or attachments. The purpose is to ensure that students are covered for work-related injuries and/or diseases that are either not covered or may have exceeded the limits of the GPA\*/GHSI\*\*.

However, as the Policyholder is ITE and not the actual employer, parts of the WIC Policy may not be applicable (as there is no employer-employee relationship between ITE and the student).

\* GPA – Group Personal Accident Insurance for local & international students

\*\* GHSI – Group Hospitalisation & Surgical Insurance for international students

## When can a student submit a claim?

Eligible students can submit a claim under the WIC if he/she has:

- ] Been injured by an accident arising out of and in the course of employment.
- ] Been injured while on an overseas assignment.
- ] Contracted an Occupational Disease.
- ] Contracted a disease from exposure to biological or chemical agents at work.

## What accidents does WICA cover?

WICA covers accidents arising out of and in the course of employment.

Scenarios covered under WICA:

- ] Meet with traffic accident while taking company transport between home and workplace. The vehicle is not a public transport.
- ] Meet with traffic accident while travelling during work and for work purpose (e.g. travel from workplace to venue for meeting), regardless of the mode of transport. You did not make any personal detour.
- ] Are employed by a Singapore employer and during your course of employment, suffer a work-related injury during an overseas assignment.
- ] Are a seaman who suffers a work-related injury while on board a Singapore-registered vessel, regardless of the location of the vessel.
- ] Injure yourself in a work-related fight where you were a victim and did not participate in the fight, or were injured while exercising private defence, or instructed to break up the fight, safeguard life or property, or maintain law and order.
- ] Suffer medical conditions such as heart attack or stroke that are due to work.

Scenarios not covered under WICA:

- ] Meet with traffic accident while travelling in your own car, your friend's car, or public transport between home and workplace.
- ] Meet with traffic accident while you made a personal detour while travelling during work (e.g. detour for personal errand while travelling from workplace to venue for meeting), regardless of the mode of transport.
- ] Injure yourself while under the influence of alcohol or a prescription drug which was not prescribed by a doctor.
- ] Deliberately injure yourself or aggravate an existing injury.

## What can be claimed?

WIC pays for medical leave wages, medical expenses and lump sum compensation for permanent incapacity, if any, 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
  - Ward charges
  - Treatment fees
  - Medical report fees
  - Emergency medical transport charges (e.g. ambulance)
  - Cost of medicine
  - Artificial limbs
  - Surgical appliances
  - Treatments that facilitate early return to work, claimable charges include those for case management, functional capacity evaluation and worksite assessment

The following are eligible only if treatment is prescribed and billed under the Singapore registered medical practitioner:

- Physiotherapy
- Occupational and speech therapy
- Traditional Chinese Medicine (TCM)
- Chiropractic treatment

### B. Medical Leave Wages

Claim based on	Outpatient medical leave (MC)	Hospitalisation leave (HL)
Full pay	Up to 14 days	Up to 60 days
2/3 pay	15 <sup>th</sup> day onwards, up to 1 year from accident	61 <sup>st</sup> day onwards, up to 1 year from accident

- ] 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.

### C. Permanent Incapacity

	Permanent Incapacity (PI)
Payable	When injury or disease has permanent effects on ability to work
Amount Payable =	Average Monthly Earnings X age multiplying factor X % PI
Minimum Limit	\$88,000 x % PI
Maximum Limit	\$262,000 x % PI

% PI is based on a doctor's assessment after the medical condition stabilises.

### D. Death

	Death
Payable	When an injury causes death
Amount Payable =	Average Monthly Earnings X age multiplying factor
Minimum Limit	\$73,000
Maximum Limit	\$218,000

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

An accident should be reported within 10 days of the occurrence when:

- It results in death of a student; or
- Student has medical leave for more than 3 consecutive days; or
- Student is hospitalised for at least 24 hours.

If the student contracts an occupational disease, the student or ITE is required to report the incident within 10 days of receipt of the written diagnosis from a medical practitioner.

For other cases not mentioned above, notice of the occurrence should be provided to MYCG within 10 days of the student or ITE having knowledge of the same.

Please notify MYCG by email to [customercare@mycg.com.sg](mailto:customercare@mycg.com.sg).

### Who should pay the medical expenses?

The student should pay the medical expenses and submit a claim for review 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?

- Inform Student Services Department;
- Prepare/obtain the following documents:
  - ✓ Completed Claim Form
  - ✓ Medical Certificates
  - ✓ Original Final Hospital / Medical Bills
  - ✓ Medical Reports / Inpatient Discharge Summary – if any
  - ✓ Incident Report – if any
  - ✓ Death Certificate – for death claim
  - ✓ Internship and/or Attachment agreement showing student details, contract period, working hours and allowance
  - ✓ Wage Payment Voucher – 12 months before accident (or since the start of internship and/or attachment)
  - ✓ Wage Payment Voucher during medical / hospital leave
- Submit the documents to Student Services Department.  
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 expense claims, the reimbursement will be credited into the student's bank account.

For **follow-up claims**, please submit the documents to Student Services Department. Keep a copy for your records.

### 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.

### Medical Assessment

The student may be required to undergo a medical assessment by the treating doctor. After the student's injury stabilises, the doctor will assess the student and inform the insurer of the extent of the student's injuries (i.e. % of permanent incapacity).

The student will have to bear the cost of the medical assessment.

### What is not covered? (Exceptions)

- Any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- The Insured's liability to employees of independent contractors engaged by the Insured.
- Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
- 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.
- Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
  - nuclear weapons material.
  - ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any injury to any employee of the Insured resulting from an accident if it is proved that the injury to the employee is directly attributable to the employee 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.
- Any incapacity or death resulting from a deliberate self-injury or the deliberate aggravation of an accidental injury.

### Points to note

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

#### Managed by MYCG

For all enquiries, please contact



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#### Underwritten by

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