

WORK INJURY COMPENSATION FOR PLATFORM WORKERS



What compensation benefits can Platform Workers claim?

Platform Workers will be provided the same level of coverage of Work Injury Compensation (WIC) as employees.

Medical expenses

Up to \$45,000 or medical expenses incurred 1 year from the date of accident, whichever is reached first.

Income loss compensation during medical or hospitalisation leave

For medical leave: Full average daily earnings for up to 14 days, 2/3 average daily earnings from 15th day to 1 year from the date of accident.

For hospitalisation leave: Full average daily earnings for up to 60 days, 2/3 average daily earnings from 61st day to 1 year from the date of accident.

Lump-sum compensation for Permanent Incapacity or death

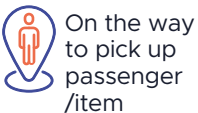
Death: From \$76,000, up to \$225,000

Permanent Incapacity: From \$97,000, up to \$289,000

When are Platform Workers eligible for WIC?

Platform Workers can make a WIC claim if they are injured while performing these tasks for a ride-hail or delivery Platform Operator:

Task 1: Pick-up



Pick up passenger /item



On the way to drop off passenger /item



Drop off passenger /item

How can Platform Workers make a WIC claim?



Inform the Platform Operator(s) of the incident and injury details.



The Platform Operator(s) will file a work injury report to MOM and the Platform Operator's insurer will be notified to process the WIC claim. The Platform Worker will be notified of the WIC claim case reference number and the insurer processing the claim.



The insurer may reach out to the Platform Worker for more details about the claim. Platform Workers are encouraged to provide information clearly and promptly to speed up the claim process.

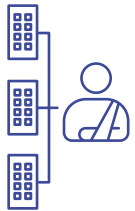
How will the Platform Worker be compensated?



Injured while working for one Platform Operator

The Platform Operator that the Platform Worker was working for at the time of injury will be responsible for compensation.

Injured while working for multiple Platform Operators



If working on **only** pick-up or on **only** delivery tasks, all Platform Operators are responsible for compensation.

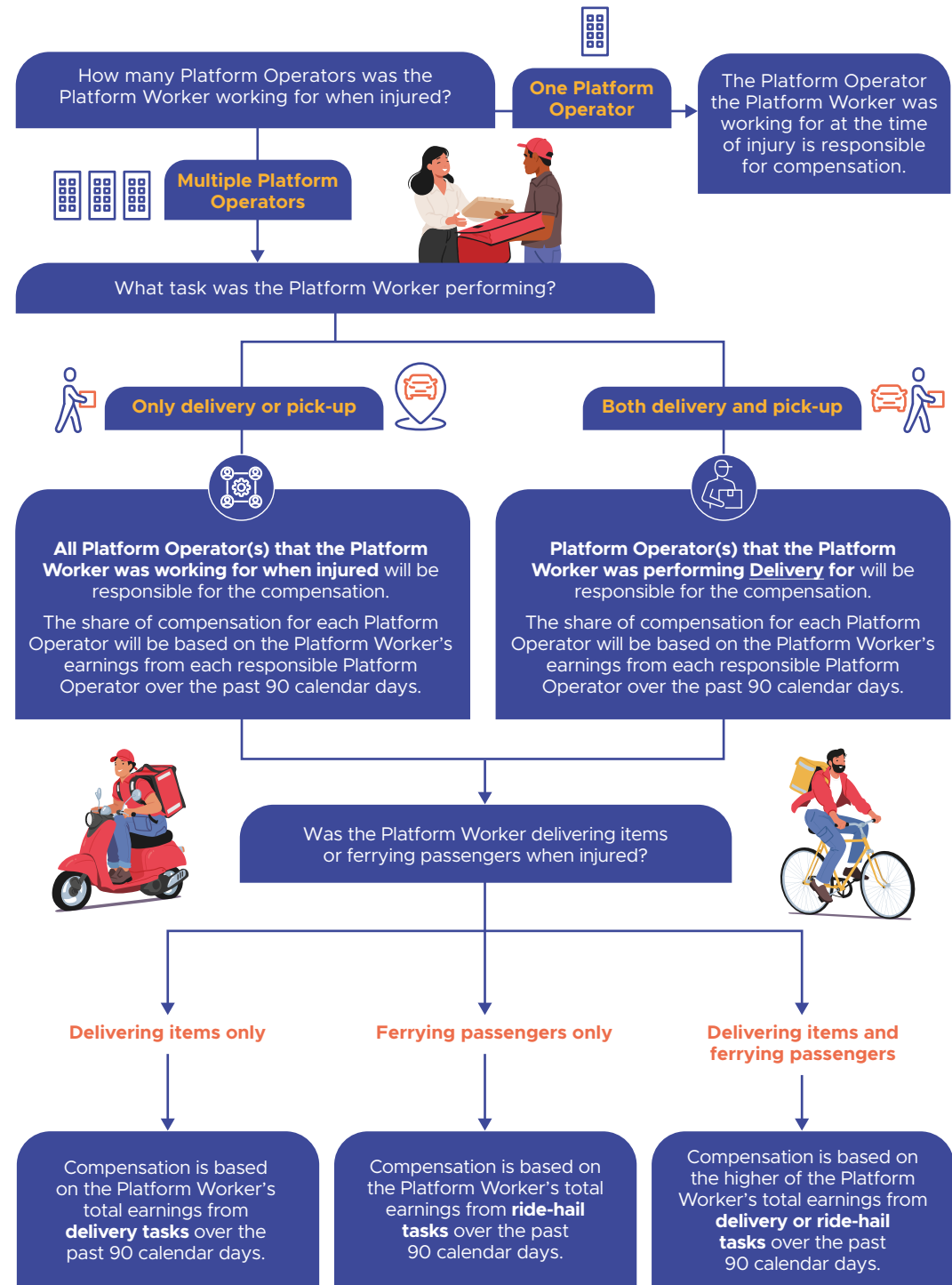
If working on **both** pick-up and delivery tasks, the Platform Operator(s) that the Platform Worker was delivering for will be responsible for compensation.

- One insurer will be appointed by MOM to follow up with the Platform Worker to process the claim.
- Each Platform Operator's share of compensation will be based on the ratio of the Platform Worker's earnings from them over the past 90 calendar days.



Both ride-hail and delivery Platform Operators are responsible

The Platform Worker's compensation will be based on the higher of their total earnings from either ride-hail or delivery tasks over the past 90 calendar days.



Illustrations of how Platform Worker will be compensated

Injured while working for one Platform Operator



- Mr Tan, a Platform Worker, was injured while working for ride-hail Platform Operator A. Mr Tan had also worked for ride-hail Platform Operator B in the past 90 calendar days.
- Only Platform Operator A is responsible for compensating Mr Tan.
- Mr Tan's earnings from Platform Operator A in the past 90 calendar days: **\$2,000**
- Mr Tan's earnings from Platform Operator B in the past 90 calendar days: **\$1,000**
- Compensation for Mr Tan is based on total earnings from ride-hail tasks (**\$2,000 + \$1,000 = \$3,000**) in the past 90 calendar days.

Injured while working for multiple Platform Operators

(i) If working on both pick-up and delivery tasks

- Ms Ang, a Platform Worker was injured while delivering for Platform Operator A and picking up for Platform Operator B.
- Only Platform Operator A is responsible for compensating Ms Ang.



(ii) If working on only pick-up or delivery tasks

- Mr Syed, a Platform Worker was injured while delivering for both Platform Operator A and Platform Operator B.
- Platform Operator A and Platform Operator B are both responsible to compensate Mr Syed.
- Mr Syed's earnings from the Platform Operators over the past 90 calendar days are as follows:
 - Platform Operator A: **\$900**
 - Platform Operator B: **\$100**
- Platform Operator A's share of compensation liability: **$\$900 / (\$900 + \$100) = 90\%$**
- Platform Operator B's share of compensation liability: **$\$100 / (\$900 + \$100) = 10\%$**



How can the Platform Worker check the status of their WIC claim?

Receive notification: After the Platform Operator reports the work injury to MOM, the Platform Worker will receive a notification from MOM containing the WIC claim case reference number and the insurer's contact details.

Access MOM's EmPOWER e-services: Use Singpass to log in to MOM's EmPOWER e-services to check the claim status.

Contact the insurer: If further assistance is needed, the Platform Worker can use the contact details provided by the insurer to clarify issues regarding the claim.