

FAQs (Public)

For Platform Operators

Question 1

What should a platform operator do if they were notified that a platform worker was injured while working for their platform, or for multiple platforms and/or other employers at the same time?

Answer

The platform operator should perform first level checks on the injury sustained by the platform worker and retrieve the required details, such as the platform worker's earnings and the platform service and work task that the platform worker was performing at the time of the accident. The platform operator should then file an iReport for this incident. For more info, platform operators may refer to "[How should platform operators make a work injury report](#)" on MOM's website.

Question 2

How will the apportionment of liability and total compensation be determined if more than one platform operator is liable?

Answer

If a platform worker is injured while working for two or more platform operators at the same time, liability will be apportioned through a prioritisation of work tasks. For more info, platform operators may refer to "[Apportionment of liability and total compensation if more than one platform operator is liable](#)" on MOM's website.

Question 3

When must a platform operator file an iReport after being notified of an accident?

Answer

The platform operator must file an iReport within 10 days after the date they first have notice of the accident. The platform operator must file the iReport even if the platform worker decides not to work for the platform operator after the accident, and the platform operator continues to be liable for eligible claims.

Question 4

What is the process for updating an iReport if new information about the accident becomes available after submission?

Answer

The platform operators should promptly inform their insurers of the new information to facilitate the claims process. In the event where multiple platform operators are liable, the platform operator should inform the lead insurer appointed to process WIC claims.

Question 5

In cases of disputes about the circumstances of an accident, how should this be reflected in the iReport?

Answer

Platform operators can indicate the disputes in the free text box under the "description of accident" section.

Question 6

Are platform operators required to report accidents that occur during a platform worker's rest breaks between tasks?

Answer

Yes, if your platform worker reported it as a work injury, you are required to file an iReport. However, if you have information that the accident occurred when the platform worker was not at work, you may indicate in the iReport for the insurer's further assessment on WIC claims eligibility.

For Platform Workers

Question 7

How do I know if I should make a claim as an employee or a platform worker?

Answer

WIC claims can be made if you were injured while performing work as an employee or a platform worker. If you are employed under a contract of service with a platform operator/employer, you are an employee protected under the Employment Act. If you are providing ride-hail or delivery services under a platform work agreement, you are considered a platform worker and be entitled to protections under the Platform Workers Act. You may retrieve supporting information from the platform app or website to prove your work agreement with the platform operator.

Question 8

Do I need to file an incident report (iReport) when injured while working across multiple platforms as a platform worker at the same time?

Answer

You must notify all platform operator(s) that you were at work at the time of the accident of your work injury. Your platform operator(s) will file the injury reports for you on [WSH Incident Reporting](#). You must cooperate with your platform operator(s) and their insurers by providing supporting documents, such as original medical certificates, medical reports, medical bills, or photographs of the accident to facilitate your WIC claim processing.

Question 9

Can my next-of-kin or legal representatives submit an iReport on my behalf, and what is the process for them to do so?

Answer

Your next-of-kin or legal representatives may inform the platform operator to file the injury report.

Question 10

If I was injured while working concurrently as an employee for an employer that doesn't offer WIC insurance, and as a platform worker for a platform operator, who do I need to inform?

Answer

You will need to inform both your employer and your platform operator, even if your employer does not provide WIC insurance. Both your employer and platform operator will need to submit an iReport and indicate that you were performing duties as both employee and platform worker in the iReport. To note, regardless of whether your employer has purchased WIC insurance, they will be required to pay compensation for an eligible claim.

Question 11

I am not sure if my platform operator(s) submitted an iReport for my incident, what should I do?

Answer

You should check with your platform operator(s) on the status of the iReport and provide your platform operator(s) with the requested supporting documents. You can also file an iReport on [WSH Incident Reporting](#) if you are not sure whether your platform operator(s) has filed an iReport.

Question 12

How may I check on the status of the WIC claim?

Answer

After your platform operator has given notice of your work injury to MOM and its insurer, you will be notified of the WIC claim case reference number and the insurer's details. You can use your Singpass to log in to MOM's EmPOWER e-services to check the status of the WIC claim.

Question 13

How long would a WIC claim typically take to conclude?

Answer

Most WIC claims will be resolved when the injury's condition has stabilised, and the insurer is able to assess the extent of the injury, and that the injury is due to work. This would usually be within one to two months of receiving all medical reports and/or legal documents, and about six months to a year after the incident happens. If there is undue delay, you may approach MOM for assistance.

Question 14

How will I be compensated if I were working for more than one platform operator at the time of accident?

Answer

In scenarios where your injury was sustained while working for multiple platform operators, the liability for compensation will be determined by a prioritisation of work stages. If there are multiple liable platform operators remaining after this prioritisation, liability will be apportioned according to your earnings from those platform operators. For more info, you may refer to "[Apportionment of liability and total compensation if more than one platform operator is liable](#)" on MOM's website.

Question 15

What is the deadline for reporting an accident or injury to my platform operator?

Answer

You have up to 1 year from the date of accident to report your accident/injury to your platform operator, but you are recommended to report your accident/injury to your platform operator as soon as possible to facilitate the compensation process.

Question 16

What happens if I'm injured while travelling between tasks, but not actively on a pick-up or delivery?

Answer

If you are not performing any pick-up or delivery tasks for a platform at the time of accident, then you will not be covered under WIC.

Question 17

What if my injury prevents me from working on any platform for an extended period?

Answer

If you are injured, you are advised to rest and not work. There are other government initiatives that you may apply for at <https://supportgowhere.life.gov.sg/> to support you when you are recovering.

Question 18

Will this compensation scheme conflict with my personal insurance policies?

Answer

No, you may claim against your privately purchased policies that provide separate coverage from WIC. If you claim against your own personal accident insurance concurrently, you should inform your personal accident insurer of the ongoing WIC claim so that insurers can settle reimbursements between themselves backend for overlapping benefits, if any. This will not affect your WIC claim.

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