

Quick Guide To Workers' Compensation Benefits Payable

Workmen's Compensation Act

How much compensation could be payable under the Workmen's Compensation Act?

Death

- Actual Earnings in 3 years prior to incident } whichever
- or } is the
- 3 year Average Annual Earning in national statistics (currently c. \$155,000) } less

Permanent Total Incapacity

- Actual Earnings in 4 years prior to incident } whichever
- or } is the
- 4 year Average Annual Earning in national statistics (currently c. \$210,000) } less

Permanent Partial Incapacity

- Percentage of Permanent Total Incapacity based on a scale of injuries

Temporary Incapacity

Compensation is based on the difference between salary prior to injury and earnings capacity immediately after the injury. Earnings capacity could relate to a less strenuous job e.g. a labourer could be re-employed as a shop cashier:

- Loss of Earnings compensation for up to 8 years
- Half the shortfall in earnings
- Maximum \$170 per week

Medical Aid

Compensation under the Act provides for:

- Hospital Bed Board & Medical Services at public ward rate up to 56 days
- Emergency Treatment Expenses
- Surgical & Anesthetists Fees at King Edward VII Memorial Hospital rates
- Medical, Nursing and Ambulance charges up to \$1,000
- Artificial Limbs and Appliances up to \$2,000
- Reasonable transport costs up to \$250

Please note any amounts recoverable under the Act are commonly excluded under a Health Insurance policy