



2. PERMANENT DISABLEMENT

There are two ways in which compensation for permanent disablement is handled i.e. either a lump sum payment or a pension. If the disablement is assessed to be between 1% and 30%, you will be paid a lump sum. If it is greater than 30%, you will receive a monthly pension.



3. DEATH BENEFITS

If the employee dies as a result of his/her injuries, the following benefits are payable:

- a) Spouse's lump sum payment
- b) Spouse's monthly pension
- c) Child dependant's monthly pension/s
- d) Funeral benefit



4. MEDICAL EXPENSES

All reasonable medical expenses related to the injury or disease will be paid for up to two years.

RMA



Rand Mutual Assurance (RMA) is a mutual assurance company with a track record of more than 120 years in the administration of workmen's compensation claims according to the Compensation for Occupational Injuries and Diseases Act (COIDA), 130 of 1993, as amended.

RMA is licenced by the Department of Labour to administer the claims for both Class IV (mining) and Class XIII (iron, steel, artificial limbs, galvanising, garages, metals and related industries) in terms of COIDA.

RMA is passionate about caring for the lives of its claimants and their families. It embodies its slogan of *Caring, Compassionate Compensation* at every level of the organisation. RMA goes the extra mile to ensure that beneficiaries and their families receive the care and compensation they are entitled to when they have sustained either a work-related injury or occupational disease.

With its head office in Johannesburg and regional walk-in branches located in Carletonville, Durban, eMalahleni, Johannesburg, Klerksdorp, Pretoria, Rustenburg and Welkom, RMA has a wide footprint and is easily accessible. In addition, RMA has satellite offices in Lesotho, Mthatha and Mozambique.

FOR MORE INFORMATION

Talk to your company's benefits department.

CONTACT RMA FOR CLAIMS-RELATED ENQUIRIES

Tel: 0860 222 132
 Email: contactcentre@randmutual.co.za
 Website: www.randmutual.co.za



UNDERSTANDING COMPENSATION
FOR OCCUPATIONAL INJURIES
AND DISEASES



RMA

Caring | Compassionate | Compensation



DO YOU KNOW ABOUT COMPENSATION FOR OCCUPATIONAL INJURIES AND DISEASES?

South Africa is one of the countries that has legislation in place to protect workers. According to that legislation, all employers are compelled to pay a premium for the benefit of their employees in case of injuries or diseases that happen in the workplace, at no cost to the employee. The benefit is not there to make the employee better off, but to rather compensate for loss of income as a result of the employee being injured at work while doing their work.

WHAT IS AN OCCUPATIONAL ACCIDENT?

An occupational accident is one that arises out of and in the course of an employee's employment and results in personal injury, illness or death of the employee. This means that as an employee you can claim for benefits if you are injured in an accident while doing your work.

WHAT IS AN OCCUPATIONAL DISEASE?

Occupational diseases are illnesses that are caused by substances or agents that you as an employee are exposed to in the workplace. It may take some time for a disease to become noticeable. You can claim compensation if you develop occupational diseases as a result of these agents.

WHEN AND HOW SHOULD I REPORT AN INJURY OR DISEASE?

You or a witness must report the accident to the employer as soon as possible after it has occurred.

In turn, the employer must report the accident/disease to Rand Mutual Assurance (RMA):

1. Occupational injuries: within 7 days of accident.
2. Occupational diseases: within 14 days of diagnosis.

Please take note that RMA only administers workmen's compensation claims arising from the mining and related industries and the iron, steel, artificial limbs, galvanising, garages, metals and related industries. For an injury on duty in any other industry, your company must contact the Compensation Fund.

WHAT MUST I REPORT?

All work-related injuries on duty, no matter how small, need to be reported to your employer who must in turn report these to RMA, including:

- minor lacerations
- contusions
- abrasions

The accident must be reported even if the employer is not convinced that it happened at work or that it is work-related. The employer must report it even if they have not paid their premiums.

WHAT IF MY EMPLOYER DELAYS REPORTING THE INJURY OR DISEASE TO RMA?

If you believe that the employer has not reported the accident, you may approach RMA directly. You have 12 months to report the accident or

disease, after which you will not be able to claim compensation.

WHAT BENEFITS AM I ENTITLED TO?

Similar to other insurance products, benefits are not automatic. Once the details of the accident have been submitted to RMA, there is a review to ensure that what has occurred is covered. If it is, RMA will accept liability and compensate according to the appropriate benefit.

There are four main types of benefits:

- Temporary Total Disablement
- Permanent disablement
- Death
- Medical expenses



1. TEMPORARY TOTAL DISABLEMENT (DAYS OFF)

Temporary Total Disablement (TTD), also known as a temporary income replacement benefit or days off benefit, is the payment of an employee for his days off work while injured, or while recovering from his work-related injury. The employee is paid a percentage of his/her salary during their days off due to injury.

TTDs are paid if:

- the employee is off work for more than three consecutive days;
- is undergoing medical treatment; and
- has been booked off by the treating doctor either by means of a medical report or a sick note for more than three consecutive days.