

Accident Compensation Procedures (RBGs and SBGs)

*Presentation for RAP3 Senior Technical
Management Course*

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Rural Access Programme

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Definition

Accident

An event or occurrence which is unforeseen and unintended. The more unlikely the accident or the occurrence, the less expensive it is to insure.

Insurance

A means of protection from financial loss. There is an agreement in which a person makes regular payments to a company and the company promises to pay money if the person is injured or dies, or property lost or damaged or stolen.

Background

- ❖ Contracted Insurance Companies;
 - i. Existing policy has limited coverage
 - ii. Limited in urban areas
 - iii. Hardly expand business in remote areas
 - iv. More formalities
 - v. Delay on payment,
 - vi. Small/no compensation

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- vii. RAP introduced 'self managed' accident compensation policy in June 2006.
- viii. RAP has followed GoN policy

Roles and Responsibilities

❖ Workers

- i. Follow safety instructions given
- ii. Wear safety gears provided
- iii. Avoid taking unnecessary risks
- iv. Report unsafe practices
- v. Report accident to higher authority

Sahajkarta

- ❖ Immediate treatment of injured person
- ❖ Responsible for safety of their group
- ❖ Record accident associated events like;
 - i. Reasons and description of injuries
 - ii. Measures taken
 - iii. Voice safety concerns of the group
 - iv. Reprimand unsafe practice to other

Social Mobiliser

- ❖ Ensure safety of workers at site
- ❖ Check and replenish First-Aid Kit regularly
- ❖ Facilitate treatment of injured persons
- ❖ Document all incidents, treatment received and costs
- ❖ Facilitate compensation procedures
- ❖ Support SC to organise training

Supervision Consultant

- ❖ Aware workers safety issues at worksite
- ❖ Assess potential risks involved at all sites and enroute
- ❖ Provide safety training to workers
- ❖ Advise DTA the procurement needs of safety gears
- ❖ Assess and control unsafe working practices
- ❖ Assess and recommend for compensation

District Technical Assistance Team

- ❖ Overall management of health and safety
- ❖ Monitor site regularly and check H&S materials
- ❖ Aware SMs and SC staff 'safety at sites'
- ❖ Replenish First Aid materials regularly on demand
- ❖ Maintain fund for minor injuries
- ❖ Get approval of TMO if needed
- ❖ Compensate treatment costs for injured and others immediately.

Incentives of this Approach

- ❖ Quick compensation to the injured
- ❖ Saves money
- ❖ Reduces Administrative burden of RAP
- ❖ Help injured third parties
- ❖ Family support package

Treating the injured

Prompt treatment of the injured;

- ❖ First Aider treat the injured
- ❖ Do not move injured person, unless they are in immediate danger.
- ❖ Gather people, inform family, collect stretcher.
- ❖ Assess injured person, transfer her/him to the health post or Hospital.

Classification of injuries

- ❖ **Minor injury:** Treatment administered at local dispensary/health post, cost below NRs 1500.0
- ❖ **Serious injury without permanent disability:** Hospital treatment required and cost exceeds NRs 1500.0
- ❖ **Serious injury with permanent disability:** Injury results in the loss or permanent disablement of body part
- ❖ **Fatality:** Accident results in death, either immediately or following unsuccessful treatment

Disability Categories and Amount Payable

SN	Nature of Disability	Amount payable (NRs)
1	Death:	180,000.00
2	Loss of permanent disablement in respect of:	
	i. Both hands	300,000.00
	ii. Both feet	300,000.00
	iii. Complete and irrecoverable loss of sight in both eyes	300,000.00
	iv. Complete and incurable insanity	300,000.00
	v. Complete and incurable paralysis	300,000.00
	vi. Arm or hand	108,000.00
	vii. One leg or one foot	108,000.00
	viii. Thumb of hand	54,000.00
	ix. Index finger of hand	25,200.00

Disability

S N	Nature of Disability	Amount payable (NRs)
	x. Any other finger of hand	9,000.00
	xi. Big toe	18,000.00
	xii. Any other toe	5,400.00
	xiii. Complete and irrecoverable loss of sight in one eye	72,000.00
	xiv. Complete and irrecoverable loss of hearing in both ears	126,000.00
	xv. Complete and irrecoverable loss of hearing in one ear	36,000.00

Calculation of compensation

- ❖ Calculation is based on Nepal Labour Act 2070.
- ❖ RAP3 will create maximum of 150 employment days/yr
- ❖ Average wage rate is NRs 400/day.
- ❖ In case of death 3 yrs wages($150*3*400$)
- ❖ In case of permanent disability 5 yrs wages
- ❖ For other disability 3-60% of 3 years.

Family support Scheme

- ❖ If RBG member dies during off hours of the road construction, then
- ❖ His or her family member will get 15000.00 if not utilised on IGA and NRs 20,000/ if utilised in IGA.

Tips to DTA

- ❖ Treatment costs: up to maximum of 65,000.00 based on actual medical treatment/accident. It only be exceeded in special cases with prior approval of Programme Manager
- ❖ DTA should maintain RBG welfare account with NRs 150,000.00.
- ❖ Minor injury fund with NRs 20,000.00 maintained
- ❖ Disability compensation is in addition to treatment costs.
- ❖ Treatment costs supported by receipts, fooding and lodging for family care-takers up to NRs 600/ day for one person.

Compensation procedures

- ❖ Advance payment for treatment
- ❖ Medical treatment expenses-itemised with payment receipts
- ❖ Disability compensation-visual confirmation and Doctors' report
- ❖ Death compensation-death certificate and Doctor's report.
- ❖ Family support scheme-Official death certificate.

Formats

- ❖ Accident Record form
- ❖ Accident Reporting and claim form

Thank You



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