

**You're in control**



# **WORKERS' COMPENSATION INSURANCE**

**Protecting Your Workforce, Securing Your Business**

## **Why Choose AAR Workers' Compensation Insurance?**

At AAR, we believe that the safety and well-being of your employees is paramount. Our Workers' Compensation Insurance offers vital protection against workplace injuries and occupational illnesses, ensuring your business meets legal obligations while supporting your workforce during difficult times.

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## **Key Benefits**

### **Comprehensive Employee Coverage**

- Covers personal injury by accident or disease arising out of and in the course of employment.
- Indemnifies employer for compensation payable under the Workers' Compensation Act 2000 or at common law.
- Includes coverage for medical expenses, disablement, and funeral costs.

### **Legal and Financial Protection**

- Defense against claims including all costs and expenses with insurer's consent.
- Protection extends to the insured's legal personal representatives in case of employee death.
- Employer's liability cover available for negligence claims regarding workplace safety.

### **Flexible and Inclusive**

- Includes compensation for permanent total or partial disablement, temporary disablement, and medical treatment.
- Extended coverage for motorcycling accidents up to 125cc motorcycles.
- Group personal accident extension providing 24-hour cover for employees against non-work-related accidents.

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## **Compensation Benefits Overview**

<b>Event</b>	<b>Compensation Details</b>
Death	60 months' earnings as per Workers' Compensation Act 2000
Permanent Total Disablement	60 months earnings plus 25% additional for 24-hour care if required
Permanent Partial Disablement	Percentage of 60 months' earnings as per statutory schedule
Temporary Total Disablement	50% of actual weekly earnings up to 96 months
Temporary Partial Disablement	30% of actual weekly earnings up to 96 months
Medical Expenses	Actual and reasonable medical costs within Uganda
Funeral Expenses	Actual burial expenses within Uganda

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## **Important Policy Conditions**

- Timely claim notification within 30 days is essential for claim validity.
- No admission of liability without insurer's written consent.
- Premium adjustments based on actual wages paid during the policy period.
- Strict compliance with statutory obligations and duty of care required.

## **Specialized Coverage Extensions**

- **Exposure Clause:** Covers injury caused by exposure to elements following an accident.
- **Employer's Liability:** Covers employer's negligence in providing a safe workplace.
- **Motorcycling Clause:** Extends coverage to motorcycle-related injuries (up to 125cc).
- **Group Personal Accident:** 24-hour worldwide personal accident cover for employees.
- **Repatriation Expenses:** Covers costs of repatriation for deceased or seriously injured employees.

## **Claims Support & Customer Care**

- Prompt claims reporting and thorough assistance for documentation.
- Efficient claims handling aligned to Ugandan legal jurisdiction.
- Transparent complaints and dispute resolution processes with timely updates.

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## **Secure Your Business and Workforce with AAR**

Protect your employees and your organization with AAR's trusted Workers' Compensation Insurance.

### **Contact Us Today**

#### **AAR General Insurance (U) Ltd**

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