

China to expand work injury coverage to its workers

Description

China state council is considering revising the current Work Injury Insurance Regulation, according to news.

The major focus is on whether injury happening on the way to office or home should be regarded as work injury. Currently, it is provided in the regulation that injury caused by road accident involving motor vehicle (on the way to office or home) shall be regarded as work injury. In practice, such work injury is questioned by companies as to its equality. Many have called upon the government to abandon such provision. Rumor had it before that central government probably would make amendments accordingly.

However, the news said a completely different story. Instead of taking out or narrowing down the provision, the regulation actually expanded the scope of road accidents to cover traffic accidents caused by non-motor vehicles, rail transit, ferry and trains provided that the injured worker is not the main responsible party for the accident. [A tip to employees: when a road accident happens, you may bargain with the motor vehicle driver to ask the latter to bear major liability for the accident, and very often the driver will agree since the vehicle always carries with it the compulsory liability insurance, so long as the driver does not need to take any money out of its own pocket.]

Another lightspot in the undergoing revision is the amount of compensation upon death of workers. It is now provided that upon death due to work, the work injury fund shall pay a lump-sum compensation to relatives of the dead in an amount equal to 20 times the national average disposable income per capital of the preceding year. For instance, the national average disposable income per capital is RMB 17175, and if a worker dies due to work injury in 2010, his or her family shall be entitled to a compensation of RMB 343500.

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