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**WORKERS  
COMPENSATION**





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# WORKERS COMPENSATION

*Workers Compensation is a compulsory insurance cover and must be purchased by employers (organizations and individuals) who employ registered employees, including those hiring domestic help involved in housekeeping duties and who under local law must be registered with our tax administration authorities and insured in compliance with the workers compensation insurance legislation.*

# WORKERS COMPENSATION COVERAGE

The coverage set forth in Labour Law 24.557 contemplates:

***Work related accidents:***

Any sudden and violent injury occurred whilst performing work duties.

***Accidents whilst commuting:***

Any sudden and violent event occurred whilst travelling directly to and from the workplace and the workers place of living.

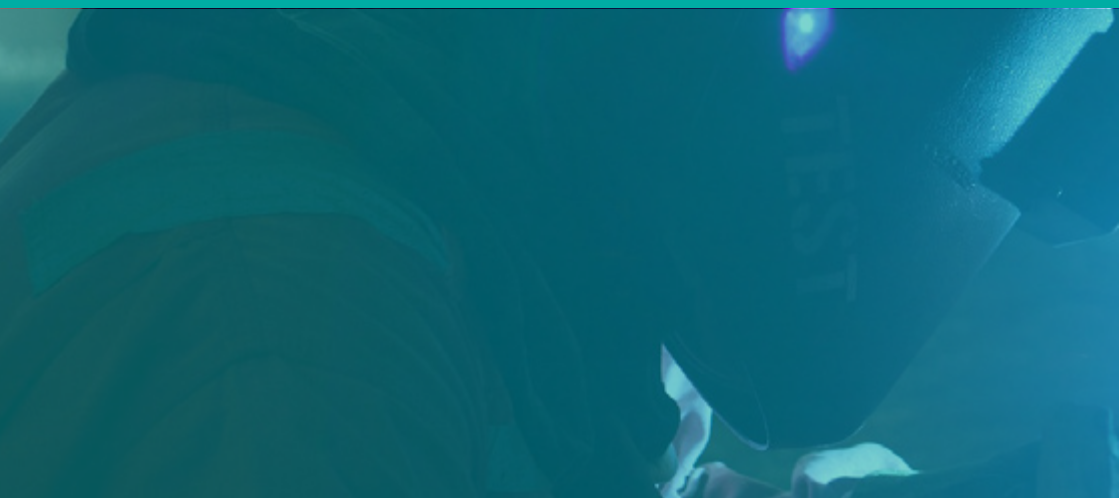
***Occupational diseases:***

Are those originated directly and exclusively in the place of work. They must be included in Labour Law 24.557 and its amendments..

***What is a work-related accident and an occupational disease?***

A work-related accident is a sudden and violent injury suffered by an employee whilst working for an organization, or whilst travelling to and from his place of living to his workplace, insofar this direct journey is not interrupted for any reason not work related.

An occupational disease is an illness caused by agents present in a working environment or due to special conditions therein that are potentially harmful. These can be physical, chemical, biological or can generate excessive physical work for an exposed employee. It is a “sine qua non” condition that an unquestionable link exist between the disease and the presence in the place of work of agents or conditions that are the cause of the illness. In other words, the injury or damage to the human organism must clearly occur as a result of an employee’s exposure to the infectious work-related agents and/or conditions.



# WHAT ARE WORKERS COMPENSATION INSURERS?

The workers compensation insurers, known as ART's, are private organizations hired by employers to advise them on loss prevention measures and to repair losses / injuries caused by working accidents or occupational diseases. They are specially authorized to operate by both the Superintendencia de Seguros de la Nación (SSN) and the Superintendencia de Riesgos del Trabajo (SRT), authorities that supervise and verify compliance with financial solvency requirements and operational capabilities.

## THE WORKERS COMPENSATION INSURERS OBLIGATIONS ARE TO:

- » Provide all the services established by law, whether these be loss prevention related, social, health or payments.
- » Verify the accuracy of the work-related risks declared by the employer.
- » Frequently evaluate the existing risks of their customers and their evolution.
- » Perform periodic medical examinations to monitor the health of workers exposed to risks.
- » Frequently visit employers to control their compliance with loss prevention measures.
- » Promote loss prevention by informing the SRT about the loss prevention plans and programs required to be complied with by companies.
- » Hold on record the loss history of each customer.
- » Inform interested parties about the insurer's functionality, financial statements and applicability of rates.
- » Control the execution of the employer's action plans and report any noncompliance to the SRT.
- » Provide advice and technical assistance to employers and their employees related to work related loss prevention measures.
- » Report employer's failure to comply to the SRT.



## SELF INSURED EMPLOYERS

The workers compensation insurance system allows employers to self-insure instead of purchasing insurance. In order to be able to do so they must first comply with a series of technical and financial requirements needed to provide the medical assistance, loss prevention and payment services set forth in the law. A self-insured employer must obtain special authorization to become so by the SRT.





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and we **made** it.  
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