

Disablement Benefit is paid based on the rate of Injury Benefit the claimant would have received, i.e., the rate for a 100 percent disablement assessment is 66 2/3 of the average weekly insurable wage/income. A 50 percent assessment, for example, would pay 50 percent of that amount, and a 75 percent assessment would pay 75 percent of that amount.

A person may return to work and continue to receive Disablement Benefit.

## Death Benefit

*“For the loved ones left behind...”*

**Death Benefit** is not to be confused with *Funeral Benefit*, which is a one-time payment. Rather, Death Benefit is identical to *Survivors’ Benefit*, and is paid to the dependents, who meet qualifying criteria, of a worker who died as a result of a job-related accident or illness. The benefit is paid as a monthly pension to dependents in the following priority order: widow/widower; unmarried children; orphans; and parents.

**The rate of payment** for widows, widowers or parents, is 50 percent of the rate of the deceased worker’s Injury Benefit entitlement. The minimum monthly rate for dependent children is \$137.19; for orphans it is \$155.91 per month.

## Funeral Benefit

*“You have enough on your mind”*

The National Insurance Board pays a grant of \$1,900.00, without any contribution conditions attached, to assist with the funeral expenses of a person who died as a result of a job related accident or illness. This payment is made to whomever pays for or is liable to pay for the funeral of the deceased worker.

**PLEASE NOTE:** Claims for Injury Benefit, Disablement Benefit and Medical Care must be made within three (3) months and claims for Funeral Benefit must be made within one (1) year.

## Other Information

### Appeals

If you are not satisfied with any decision made regarding your claim and feel that you have grounds for a reversal, you have the right to appeal, in writing, **within 21 days** of the date you were notified of the decision.

### The National Insurance Act

This pamphlet gives basic information on Industrial benefits. Please refer to the National Insurance Act & Regulations for further details on this benefit and any other provisions of our Social Security Programme.

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*If you have questions on Industrial benefits,  
please contact us via the following:*

Telephone: 502.1513 / 502.1550

Website: [www.nib-bahamas.com](http://www.nib-bahamas.com)

E-mail: [ohsu@nib-bahamas.com](mailto:ohsu@nib-bahamas.com)

Or

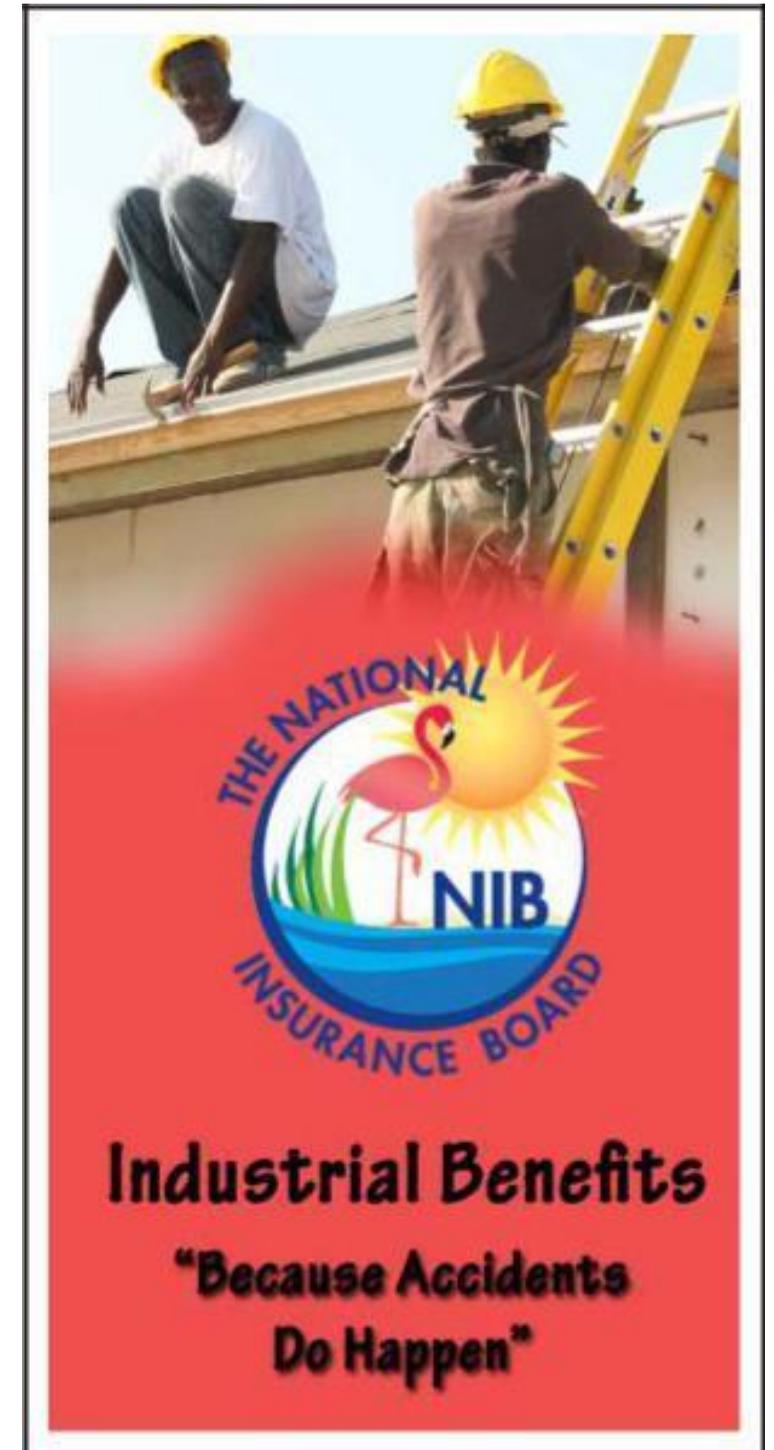
*for any further assistance*

**CALL-NIB**

**(225-5642)**

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# Industrial Benefits

The National Insurance Board (NIB) Industrial Benefits package provides short and long-term income-replacement as well as free medical care **in respect of injury or illness arising out of or in the course of employment.** Industrial Benefits are payable to employed persons with no contribution conditions and to self-employed persons who are registered and current with contributions or less than 60 days in arrears. An explanation of the Industrial Benefits follows.

## Injury Benefit

*“Because accidents do happen...”*

**Injury Benefit** is a weekly payment made to an employed or self-employed person who suffers a job-related injury or contracts a job-related disease, and as a result of that injury or disease, is unable to work. It is paid at a weekly rate of 66 2/3 percent of the worker’s average insured income, with a range of \$77.72 per week as a minimum payment, and \$473.29 per week as a maximum payment.

**There are no contribution conditions** to satisfy for the award of Injury Benefit; and if a person is injured before he or she was able to pay contributions, then the average weekly insurable wage used to determine the benefit rate, would be that of a person in a similar job and wage/income level. A self-employed person, however, must be registered and contributions must be current before the injury or exposure occurs. The injury or exposure for which he seeks benefit must coincide with the occupation in which he is registered/employed as a self-employed person.

The benefit can be paid for up to 40 weeks. The first three days of incapacity, which generally include the day of the accident, are “*waiting days*” for which benefit is not paid.

**TO CLAIM INJURY BENEFIT** the claimant must be examined by a medical doctor as soon as possible after his/her injury, and have the doctor complete page one of the Medical Certificate of Incapacity (*Med 1*) form. The claimant will have to complete the other pages of the same form and submit it to NIB.

In the case of employed persons, the employer must complete and submit the Employer’s Report on Accident (B44) form which confirms that a workplace accident took place. The employer should also provide the injured/exposed employee with a completed *Employers’ Certification (Med 4)* form confirming the time off from work.

## INDUSTRIAL INJURIES SHOULD BE REPORTED

**AS SOON AS POSSIBLE.** Employed persons should report any accident to their supervisors or someone in authority. **Self Employed Persons** should complete the Self-Employed Report on Accident at Work (B44 SE) form providing details of the accident and submit it to the nearest NIB Local Office.

## Medical Care

*“To get you back on your feet...”*

NIB offers comprehensive free health care for persons injured on the job or persons who contract job related illnesses. This care may be obtained in The Bahamas at a facility of one’s own choosing. Persons seeking medical attention locally or outside of The Bahamas, must first obtain approval from The National Insurance Board.

Once a person suffers a job-related injury, or if he/she contracts a job-related illness, NIB will pay all of his/her medical bills, including the cost of medicines and other related services, incurred within 40 weeks from the date of injury, if the degree of disablement assessed is more than 25 percent. In this case, medical care can continue for two years from the date of injury. Additionally, persons with 100 percent disablement, who require constant care and attendance, receive an additional 20 percent of the Disablement Benefit each month.

**TO OBTAIN FREE MEDICAL CARE,** an “*Interim Report of Accident*” form (B.60) must be completed by the employer and submitted to the health care facility at the time an employed injured person seeks medical attention. This form **authorises a one time visit to the facility** to treat the patient at no cost to him/her for the initial care within the first 72 hours from the date of the injury. **The form B.60 allows for that initial care only. This interim billing form (B.60) cannot be utilized by the Self Employed as qualifying conditions must be satisfied prior to approval of medical care services.** All further medical care must be preapproved by The National Insurance Board. The form is to be completed in triplicate. One copy is for the health facility; the second is for NIB; and the third should be kept by the employer. Copies of this form can be obtained from any National Insurance Local Office. Kindly view NIB’s website and prevailing Self-Employed pamphlet for additional information relative to claiming Medical Care.

## Disablement Benefit

*“Because you’ve lost enough...”*

**Disablement Benefit** is paid to a worker who suffers a permanent “loss of physical or mental faculty” as a result of a job-related accident or disease. This loss is medically determined by comparing the specific loss of ability with the ability of a “normal” healthy person of the same age and sex. The loss is then expressed as a percentage from one to 100. Disablement is paid as follows:

- a. An assessment of one to 24 percent is paid as a one time grant; \$100 is paid for each percent of disablement.
- b. An assessment of 25 percent or more is paid as a monthly pension, plus a one-time grant. The grant is \$500 for disablement assessed at between 25 and 66 percent, and \$1,000 for disablement assessed from 67 to 100 percent.