

OCCUPATIONAL PERSONAL ACCIDENT BENEFIT SCHEME



MINISTRY FOR FINANCE

MAIN FEATURES

Beneficiaries

Employees of Departments and Entities within the Public Sector as communicated in schedule A of the Occupational Personal Accident Benefit Scheme.

Event

Bodily Injury resulting in death or permanent disability arising out of an Accident.

When and Where

In the course of employment or service in Malta or abroad whilst on a Government related assignment.

Employment

Occupational whilst carrying duties or service at the place of work.

Benefits

Four times the annual salary in case of death or, in case of permanent total disability, according to a disability scale and as assessed by a Medical Board, up to 100% but capped at €180,000.

Funeral Expenses

Up to €5,000 in the event of repatriation from overseas.

EXTENSIONS

Home Modifications

Up to €5,000 to modify the home of the injured employee, as approved by the Manager on recommendations of the Medical Board.

Repatriation Expenses

Up to €7,500 if repatriation of the injured employee is deemed necessary.

Post-termination coverage

90 days in the event of a bodily injury to the employee resulting from a criminal act.

EXCLUSIONS

Bodily injury caused by or resulting from or contributed by or in connection with a number of exclusions found in the "Occupational Accident Benefit Scheme", prevent the entitlement to a claim for benefit under the Scheme.

The full list of the Scheme exclusions can be viewed at and downloaded from the Ministry for Finance's website <https://oabs.gov.mt>

GENERAL CONDITIONS

Notification

To be made in writing within 14 days from the occurrence of an accident by the employer or by the injured employee or by his/her representative.

Made to: The Manager

Occupational Personal Accident Benefit Scheme
Ministry for Finance
Maison Demandols, South Street, Valletta VLT1102
Email address: themanager.oabs@gov.mt
Telephone number/s: 2599 8375

Information

The employee is required to provide all certificates and all reports, medical records, information or evidence to the Manager including his/her consent to the acquisition and processing of the information from any authority or entity or person solely for the purpose of handling, assessing and settling claims made under the Scheme, for the detection and prevention of fraud, and for the keeping of records and statistics.

Medical Examination

As and when requested by the Manager, the injured employee is required to submit to medical tests and examinations.

Data Protection

The employee's exercise of the right of access, rectification, removal, limitation or objection in terms of the Data Protection Act, 2018 is not prejudiced.

Fraud

The Minister for Finance retains the right to terminate the entitlement of the benefit to any employee when the Manager reasonably suspects the employee of fraud, concealment or misstatement, or when an employee uses abusive and/or threatening behaviour or intimidation towards the Manager's staff and/or members of the Medical Board.

Claim Acceptance

The Board of the Scheme will sign off all the Manager's decisions whether to settle or refute a claim for benefits. Where payment is effected, the injured employee or his / her legal heirs is/are required to sign an Acceptance and Discharge Form.

Appeal

The Manager's decision, where not agreed with, may be referred to Arbitration for a final decision by a sole arbiter to be appointed by the Chairman of the Malta Arbitration Centre in accordance with the Domestic Arbitration provisions of the Arbitration Act. The reference to Arbitration must be made not later than 20 days from the communication of the Manager's decision to the employee or to his/her legal heirs..

THE ABOVE OUTLINE OF THE SCHEME IS SUBJECT TO THE TERMS, CONDITIONS, EXCLUSIONS AND EXCEPTIONS OF THE OCCUPATIONAL PERSONAL ACCIDENT BENEFIT SCHEME WORDING WHICH MAY BE VIEWED AT AND DOWNLOADED FROM THE MINISTRY FOR FINANCE WEBSITE <https://oabs.gov.mt>.

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 themanager.oabs@gov.mt

