

## What is Workmen's Compensation?

It is a compulsory form of insurance providing a portion of wage replacement and medical benefits to employees injured in the course of their employment and it is governed by The Compensation for Occupational Injuries and Diseases Act (COIDA).

The Federated Employers Mutual Assurance Company (RF) Pty Limited (FEM) is one of only two private sector companies that have been issued a license to provide services under COIDA. FEM is licensed to provide workmens' compensation to the construction industry.



## How does workmen's compensation operate?

Employers make contributions on an annual basis and have the option of either insuring their Workmen's Compensation Liability with the Department of Employment and Labour's Compensation Fund (CF) or with FEM if you are in the construction industry.



Making a Meaningful Difference

The Federated Employers Mutual Assurance Company

### Head Office

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## IS YOUR CONSTRUCTION COMPANY COIDA COMPLIANT?

The preferred Workmen's compensation provider to the construction industry.

### Branches

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Making a Meaningful Difference

Workmen's compensation cover to the construction industry.

Since 1936



## Benefits of Joining FEM

The Federated Employers Mutual Assurance Company (RF) (Pty) Ltd ("FEM") is licensed to conduct non-life insurance business.

# Why (FEM) ?

We have the experience to provide you, the employer, and your employees, with unmatched service. Having been established as a mutual insurer in 1936, we have provided workmen's compensation for the construction industry for more than 85 years. FEM cares about the quality of life of injured workers and their dependents, and champions health and safety, for the benefit of all policyholders and society.

From a minimum of R2500 per annum, FEM offers policyholders' significant benefits that are worth looking into.

If you are employed in building and construction operations ranging from demolition work to painting and plastering, or tombstone erection to the construction of swimming pools, or electrical contracting to gas fitting and plumbing, to name a few construction sub-classes, FEM is able to assist you.

For more information on industry classifications, visit <https://www.fem.co.za/industry-classifications/>

## CSI

FEM's Corporate Social Investment makes a positive impact on Education & Leadership Development, Health & Social Services through CSI partners across education, housing, health, and social services.

## The FEM Benefits



Medical costs related to occupational injuries and diseases are covered.

Valid Letter of Good Standing for entrance to sites as well as tender applications.

All administration is done by FEM which includes requesting all reports from external service providers .

Access to FEM Online, a policyholder portal that allows for streamlined claims and easy capturing of wage returns.

Access to employer specific accident statistics and the ability to benchmark against peers

Online submission of claims documentation which helps speed up processing allowing for quick responses.

\*Merit rebates paid on favourable claims experiences.

Access – offices based nationally  
Personalised service.

Claims related follow up.

Health & Safety assistance from leading member bodies.

A rehabilitation program that provides efficient recovery and safe return to work and community of injured or diseased employees.

Access to Private healthcare.

In addition, FEM has long-established relationships with an extensive list of private hospital groups as well as qualified professional nurses who monitor treatment to ensure it is in line with the injury, eliminating over-servicing.

Accident statistics are available online that can enable employers to develop health & safety preventative measures.

### \*Increased Assessment Rates / Loadings

If the accident record of an employer during a particular period is, in the opinion of the Director-General or FEM, less favourable than those employers in comparable businesses and the Director-General or FEM is of the opinion that such state of affairs will probably continue, the Director-General or FEM may assess such employer at a higher rate of assessment than the tariff of assessment for employers in like businesses.