

# Workmen Compensation

Jan-2017

Annual Rate
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With A Fire Policy - Rates Per Year (Total annual wages)				
	Limit 1	Limit 2	Limit 3	Limit 4
Limit per person	\$15,000	\$25,000	\$40,000	\$50,000
Limit per Case	\$30,000	\$40,000	\$50,000	\$100,000
Limit per period	\$50,000	\$60,000	\$100,000	\$500,000
Residential	0.50%	0.55%	0.70%	0.80%
Commercial	1.10%	1.20%	1.50%	2.00%
Industrial	2.50%	3.00%	3.50%	4.00%
Small Sites	3.00%	3.50%	4.00%	4.50%

Minimum premium: 1 employee 150\$, 2 employees 250\$, 3 employees 350\$, 4 employees 450\$, 5 employees or more 550\$

Without A Fire Policy - Rates Per Year (Total Annual wages)				
	Limit 1	Limit 2	Limit 3	Limit 4
Limit per person	\$15,000	\$25,000	\$40,000	\$50,000
Limit per Case	\$30,000	\$40,000	\$50,000	\$100,000
Limit per period	\$50,000	\$60,000	\$100,000	\$500,000
Residential	0.55%	0.60%	0.75%	0.85%
Commercial	1.25%	1.35%	1.65%	2.15%
Industrial	3.00%	3.50%	4.50%	5.00%
Sites	3.50%	4.00%	5.00%	5.50%

Minimum premium: 1 employee 150\$, 2 employees 250\$, 3 employees 350\$, 4 employees 450\$, 5 employees or more 550\$

## Definition of Small Sites:

-Refecton inside the premises, small works of plumbing, carpentry, mechanical and ironsmith works, municipality works as cleaning the road & other, workshops.

## -Demolition works is only granted for the following: (1 Month only)

- Limit of 10.000-\$ aggregate for Third party and Workmen
- Minimum premium for both is 850 \$
- Addition of 15% + extra charges for **overtimes public holidays**.
- Motorcycle 150\$ per person: with name of each driver.
- Limit per person/case/period: 2,000\$

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Categories			
Class 1	Class 2	Class 3	Class 4
Advertising	Body Building Club	<b>Accepted without prior approval</b>	
Airline Co.	Car Accessories Shop	Alumnum Shop	Garage Electrical
Bank	Chocolate Industry	Bakery	Garage Mechanical
Beauty shop	Printings	Butchery	Garage Painting & Smithery
Cinema/Theatre	Clothes Ind.	Construction Studies Co.	Iron Ind.
Clinics & Polyclinics	Curtain Shop	Gardening Co.	Petro/Fuel Station
Computer Store	Collection Co.	Gaz Fill Station	
Copy Center	Decoration Office	Generator	
Cosmetics shop	Distribution Co.	Elec. Power Distribution	
Expat Office	Electrical Appliances		
Flowershop	Even Organizer		
Gadget/Giftshop	Gold/Jewellery Ind.		
Hairdresser	Sanitary Sales Shops		
Home Appliances	Internet - Distribution		
Hospital (employees)	Laundry		
Insurance Co.	Parks (employees)		
Jewellery Shop	Patient Transport Co.		
Law Firm	Power Electrical Station		
Library	Press		
Linen Store	Textile Workshop		
Massage Salon	Radio/TV Station		
Mobile Store	Restaurant/Snack		
Nursery	Rifle Shop		
Optic Shop	Shoes Ind.		
Pépinierie	Shoes Repair Shop		
Pharmacy	Salesmen		
Photo Studio	Super/Mini Market		
School & Alike	Tailing Ind.		
Shipping/Transportation			
Shoes Shop			
Taxi office			
Travel Agency			
Video/CD/DVD Shop			
Watches Store			

**Indicative rate only, it should be approved by U/W as per filled proposal**

Hardware Shop	Aluminium Workshops
Security Co.	Carpentry
Installation of A/Cs	Cleaning Co.
Glass Ind.	Municipality Workers
Lifts Co.	Tannery
Iron Workshops	Tire Repair Shop
	Signs Shop & Workshop

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Simplified Construction															
	Square Meters			Below 1,000 m2			Below 2,000 m2			Below 3,000 m2			Above 3,000 m2		
	Nb. Of Months	12	18	24	12	18	24	12	18	24	12	18	24		

Standard	Per Person	Per Claim	Per Period														
	20,000	25,000	200,000	1.03	1.24	1.49	0.89	1.07	1.28	0.80	0.95	1.15	0.71	0.84	1.01		
	25,000	30,000	200,000	1.08	1.30	1.56	0.94	1.12	1.34	0.83	1.00	1.21	0.74	0.88	1.06		
	40,000	50,000	500,000	1.14	1.36	1.64	0.98	1.18	1.41	0.88	1.05	1.27	0.77	0.93	1.11		
Minimum Premium in USD				550	660	790	1200	1425	1700	1900	2300	2750	2440	2925	3500		

+ overtime 6h	Per Person	Per Claim	Per Period														
	20,000	25,000	200,000	1.24	1.49	1.79	1.07	1.28	1.54	0.95	1.15	1.38	0.84	1.01	1.22		
	25,000	30,000	200,000	1.30	1.56	1.87	1.12	1.34	1.62	1.00	1.21	1.45	0.88	1.06	1.28		
	40,000	50,000	500,000	1.36	1.64	1.96	1.18	1.41	1.70	1.05	1.27	1.52	0.93	1.11	1.34		
Minimum Premium in USD				650	780	936	1300	1560	1872	2000	2400	2880	2540	3048	3658		

+ overtime 12h	Per Person	Per Claim	Per Period														
	20,000	25,000	200,000	1.49	1.79	2.13	1.28	1.54	1.84	1.15	1.38	1.65	1.01	1.22	1.45		
	25,000	30,000	200,000	1.56	1.87	2.24	1.34	1.62	1.94	1.21	1.45	1.73	1.06	1.28	1.53		
	40,000	50,000	500,000	1.64	1.96	2.35	1.41	1.70	2.03	1.27	1.52	1.82	1.11	1.34	1.61		
Minimum Premium in USD				750	900	1080	1400	1680	2016	2100	2520	3024	2640	3168	3802		

			Cubic Meters			Below 1,000 m3			Below 2,000 m3			Below 3,000 m3			Above 3,000 m3		
			Nb. Of Months			12	18	24	12	18	24	12	18	24	12	18	24

Optional	Extra for EXCAVATION																
	Per Person	Per Claim	Per Period														
	10,000	15,000	200,000	1.12	1.34	1.62	0.97	1.16	1.39	0.87	1.04	1.25	0.77	0.92	1.11		
	15,000	20,000	200,000	1.18	1.41	1.70	1.22	1.22	1.46	0.91	1.10	1.31	0.81	0.96	1.16		
	20,000	25,000	200,000	1.24	1.49	1.79	1.28	1.28	1.54	0.95	1.15	1.38	0.84	1.01	1.22		

Optional	Extra for EXCAVATION & Explosive use																
	Per Person	Per Claim	Per Period														
	10,000	15,000	200,000	1.34	1.62	1.94	1.16	1.39	1.67	1.04	1.25	1.50	0.92	1.11	1.33		
	15,000	20,000	200,000	1.41	1.70	2.04	1.22	1.46	1.76	1.10	1.31	1.57	0.96	1.16	1.39		

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Know How	
Excavation Meters	Excavation is calculated based on cubic meter
Excavation Policy	Excavation coverage cannot be bought alone
Extra for Excavation	Excavation result premium should be added to WC basic coverage premium
Extra for Excavation & Explosive Use	This condition cannot be bought without the basic WC Insurance with the same duration & Square meters.
Over Time 6h & 12h	Those Conditions include the basic coverage total premium
Small Constructon Duration Premium. (With a mx of 6 Months)	
< One Months	Min Premium 350 \$
< Two Months	Min Premium 400 \$
Each Additional Month	Per Additional Month 100 \$
Excavation Small Duration Premium. (With a max of 6 Months)	
< One Months	Min Premium 300 \$
< Two Months	Min Premium 400 \$
Each Additional Month	Per Additional Month 75 \$
Coverage's	
< One Months	50 \$ each & every increase column
Daily Salaries	
Site Engineer	50 \$
Foreman	25 \$
Qualified Worker	20 \$
Simple Worker	15 \$
Administrative Policy Requirements	
Construction permit is a must stating all square meters, floors and type of construction	
U/W can require a further questionnaire filled on a special proposal form	
This workmen compensation tariff follows the general conditions of the policy	
This workmen compensation tariff can be changed without prior notice	
Claims Extra Premium Calculated Upon Renewal	
Refer to H.O loss ration table	
Tariff is Based on factors of risks summarized	
Subject matter insured well defined & risk well declared	
Exact number of persons	
Any fraud claim can cancel the entire policy, without any reimbursement and premium rectification required	
Working hours & working days must be declared	
Security measures during working hours and security on site	
Company claim history must be checked	

Cost of policy is 35\$ to be added if premium is equal to 250 \$ (minimum premium)

Cost of policy is 50\$ to be added if premium is greater than 250\$.

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# Workmen Compensation

Jan-2017

List of Hospitals			
<b>Beirut</b>		<b>Metn South</b>	
<b>بيروت</b>		<b>المتن الجنوبي</b>	
Rosaire	الوردية - حداد	St. Therese	القديسة تريز
Libanais	اللبناني	<b>Kessrouan</b>	
Najjar	نجار	<b>كسروان</b>	
Trad	طراد	St. Louis	مار لويس
Makassed	المقاصد	Kortbawi	قرطباوي
Sahel	الساحل	St. Georges	سان جورج
El Borj	برج البراجنة	<b>Bekaa</b>	
Bahman	بهمن	<b>البقاع</b>	
St Joseph	مار يوسف	Libano	اللبناني الفرنسي
Lebanese	اللبناني الكندي	Khoury Zahle	خوري زحلة
Candian		Farhat	فرحات
<b>North</b>		Rayan	الريان
<b>الشمال</b>		Hopital des medecins - Al Manara	مستشفى الأطباء - المنارة
Mounla	منلا	<b>South</b>	
Nini	نيني	<b>الجنوب</b>	
Saydet Zharta	سيدة زغرنا	Hammoud	حمود
North Hospital	مستشفى الشمال	Labib	ليبب
Bourji	برجي	Najdet El Chaabiet	النجدة الشعبية
Koura	الكورة	Jabal Amel	جبل عامل
Islami	الاسلامي	Dallaa	
N.D de la paix	سيدة السلام	<b>Metn North</b>	
Ehden Hospital	مستشفى اهدن	<b>المتن الشمالي</b>	
<b>El Shouf</b>		Haroun	هارون
<b>الشوف</b>		Serhal	سرحال
Ain & Zein	عين و الزين	Abou Jaoudeh	ابو جوده
Baaklin Medical Center	مستشفى بعقلين	<b>Jbeil</b>	
<b>Aley</b>		<b>جبيل</b>	
<b>عاليه</b>		N.D Maritime	سيدة مارتين
Iman	الايمن	N.D Du Secours	سيدة المعونات
Hemlin	حملين	<b>El Shouf</b>	