



NIGERIA SOCIAL INSURANCE TRUST FUND

EMPLOYEES' COMPENSATION SCHEME (ECS)

WHAT YOU NEED TO KNOW ABOUT THE EMPLOYEES' COMPENSATION SCHEME (ECS)!



Construction Workers on Site

NSITF VISION: *“To be the leading Social Security institution in Africa, setting the agenda for change, social policy, economic empowerment and poverty alleviation in Nigeria.”*

NSITF MISSION: *“To be proactive in providing social security protection and safety nets for all Nigerians against deprivations and income insecurity in accordance with national and international laws, conventions and world best practices.”*

MOTTO: *“NSITF... Building a Caring and Inclusive Society, Together.”*

A. WHAT YOU NEED TO KNOW ABOUT THE EMPLOYEES' COMPENSATION SCHEME (ECS)!

- Employees' Compensation Scheme (ECS) is a Social Insurance Scheme designed to provide compensation to employees who suffer from occupational diseases or sustain injuries from accident at work place or in the course of employment, whether at usual work place or outside it.
- The ECS offers better and enhanced compensation to employees who suffer injury or disease in the course of work,
- The ECS offers both cash and non - cash benefits. Cash benefits in form of adequate compensation, defraying of hospital bills and payment of stipends while on treatment. Non – cash benefits in form of counselling services, rehabilitation to resume work and assistance in buying body parts support.
- The ECS provides for speedy and adequate compensation, devoid of unnecessary disputes before payment of compensation, with inbuilt mechanism to resolve disputes (if any), without recourse to the courts.
- The ECS ensures that funds maintained centrally are always available to pay compensation and other benefits, regardless of the financial position of the employer at the time of occurrence.
- The ECS is a “**No Fault Scheme**”. The affected employee is not subjected to the rigour of proving non-negligence while on duty resulting in the injury or contraction of the disease he/she suffers.
- The ECS covers a larger spectrum of the society as the provisions of the enabling Act cover large, medium and small employers in the public and private (formal and informal) sectors.

B. WHAT YOU BENEFIT FROM ECS, WHICH WAS NOT AVAILABLE UNDER WORKMEN'S COMPENSATION.

The ECS offers:

- Vocational rehabilitation to any injured employee to assist him/her in getting back to work, even if it has to be another kind of job suitable for his or her condition.

- Counselling services to dependants of the affected worker, while the worker is being rehabilitated, in addition to the cash lump sum compensation payable to him/her.
- Provision of medical, surgical, hospital, nursing and other healthcare or purchase of apparatus, including artificial members that are necessary at the time of injury and thereafter.
- Payment of allowance to the injured employee, where necessary for sustenance.
- Replacement and repair of artificial appliances, which may be needed by an injured employee.
- Referral to independent medical specialists and settlement of medical bills incurred by the affected employee.
- The worker who suffers injury/disease in the course of work is not subjected to any untold hardship.