



NIGERIA SOCIAL INSURANCE TRUST FUND

EMPLOYEES' COMPENSATION SCHEME (ECS)

YOU AND 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... Building a Caring and Inclusive Society, Together."

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 practice.”

What is ECS all about?

This is a Social Insurance Scheme designed for serving employees to ensure that they are adequately protected with regard to compensation whenever they suffer

- injuries from work place accidents,
- any injury in the course of work outside work place,
- diseases emanating from working conditions

What is unique about ECS as a Social Insurance Scheme?

Most Social Insurance Schemes are funded through tripartite (government + employer + employees) or bipartite (employers + employees) contributions. This Scheme (ECS) is to be funded through only employers’ contributions as purely social responsibility. Government is only contributing as an employer of labour, while no contribution is expected from the employees.

Who is covered by the Scheme?

The ECS covers all persons captured in the definition of “employee” in the Employees’ Compensation Act, 2010; *except members of the Armed Forces of the Federal Republic of Nigeria.*

Who is an employee under the Scheme?

An employee is “a person employed by an employer under oral or written contract of employment and receiving wages whether on a continuous, part time, temporary, apprenticeship or casual basis and includes domestic servant who is not a member of the family of the employer and any person employed by the Federal, State and Local Governments and any of the government agencies and in the formal and informal sectors of the economy.”

Who is an employer under the Scheme?

“An employer includes any individual, body corporate, Federal, State or Local Government or any of the government agencies who has entered into a contract of employment to employ any other person as an employee or apprentice.”

How will the Scheme be funded?

The Scheme will be funded through the contribution of 1% of employers' pay roll to be paid on behalf of their employees. Employers are not expected to deduct any part of the contributions from the salaries/emoluments of the employees. **Employees are prohibited from paying contributions from their salaries to the Scheme.**

How do you access the benefits offered under the Scheme?

- Your employer must be duly registered under the Scheme, must be paying contributions and must identify you at the point of making claim.
- You must inform your employer about the injury or disease you suffer within 14 days of the occurrence or receipt of the information of the occurrence (through medical diagnosis, in case of occupational diseases).
- In case of disabling injury, or occupational disease or death, the dependant must pass appropriate information about the nature of the injury or disease to the employer who last employed the disabled or deceased employee within the stipulated 14 days.
- You must ensure that your employer reports your injury or disease to NSITF within 7 days of receipt of your notice to her as provided in the Employees' Compensation Act, 2010.
- Where your employer neglects/fails to inform NSITF about your injury or disease, you can do so personally by visiting the nearest NSITF office to obtain and complete appropriate Form **ECS.BF03** - *“An Affidavit Confirming your Accident or Occupational Disease.”*
- Where, in case of disabling injury, or occupational disease or death, the employer neglects/fails to inform NSITF about the injury or disease or death, the dependants can approach the nearest NSITF office to obtain necessary Forms for appropriate claims.

- You must obtain and complete appropriate statutory Forms for claims through your employer, or direct from the nearest NSITF office and ensure that you or your employer submits the completed Forms to the NSITF office where you obtained the Forms. Meanwhile all the Forms are available on NSITF website: www.nsitf.net. You can download and complete as appropriate, then submit to the nearest NSITF Office for processing.