



Employment Relations Fact Sheet

Ministry of Internal Affairs
Government of the Cook Islands

Workers Compensation

This fact sheet provides general guidance to workers and employers on their obligations and rights in regards to workers compensation.

What is Workers Compensation?

Workers compensation provides protection to workers and their employers in the event a worker suffers a work related injury or disease.

Any worker who is injured from an accident arising out of and/ or in the course of employment may be eligible to receive compensation in accordance with the Ordinance.

Who is eligible for compensation?

Compensation for a work related injury is available to all public & private sector workers with the exception of persons in the naval, military and air service of the Crown and persons in civil employment other than that of the Cook Islands and New Zealand Governments.

Who pays compensation?

Each year every employer is required to pay Employers Liability Insurance. The funds collected under the Employers Liability Insurance are what funds the Workers Compensation Scheme.

The Workers Compensation Scheme Fund is managed by the Ministry of Finance & Economic Management. All applications for compensation are handled by The Ministry of Internal Affairs.

Do I qualify for compensation?

Any worker who is injured as a result of a work related accident may qualify for compensation if the worker is:

- a) Incapacitated for four days or more from earning full wages and
- b) not responsible for the injury

Who administers the Compensation?

Currently, the function of administration sits with the Labour & Employment Relations Office at the Ministry of Internal Affairs.

Every application for compensation must be made to the Ministry of Internal Affairs who may conduct an investigation and request further information.

How is compensation calculated?

The amount of compensation a worker receives may depend on a number of factors, such as:

- the type of work related injury;
- the amount of income lost as a result of the work related injury

- the degree of incapacity to the worker as a result of the work related injury
- the Workers Compensation Schedule

Occupational Disease

If after a period of 12 months in employment a worker contracts an occupational disease, the worker may be eligible for compensation. Compensation for occupational disease shall be treated as if the occupational disease was a personal injury by accident arising out of and in the course of employment.

How do I apply for compensation?

An application must be completed, and filed that together with a medical certificate outlining the injury you have sustained and period of absence from work you will require recovering from this injury.

The Ministry will contact you if further information is required.

For further information

Contact the Ministry of Internal Affairs
employment@cookislands.gov.ck
or +682 29370

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