

Accident at an Uninsured Workplace - What to do?

The Workers' Compensation Center (TVK) processes claims when an employer lacks valid insurance under the Workers' Compensation Act at the time of an occupational accident or disease. Although the employer is required to file a notice of the incident, the injured employee can also submit the claim. Additionally, the processing of the claim can be initiated based on documents provided by a healthcare facility.

In the event of an accident or suspected case of occupational disease at an uninsured workplace:

1. The employee must immediately notify the employer.
2. The employer must report the accident or suspected occupational disease to the Workers' Compensation Center within 10 working days using the appropriate notice form. This form can be printed from: www.tvk.fi/en/compensation/what-to-do-when/.

This notice can also be filed by the employee or the healthcare provider.

The notice must include:

- ▶ Personal details of the injured employee
- ▶ Employer's information and contact details
- ▶ Description of the work the injured employee was performing
- ▶ Details of what happened in the accident and how the accident occurred

Employees always have the right to compensation for occupational accidents or diseases, even if the employer is not required to insure their employees or has neglected the insurance obligation.

Employers must insure their employees against occupational accidents and diseases if they pay or have agreed to pay wages exceeding EUR 1,500 in a calendar year for work commissioned by the employer (threshold for 2024). This insurance obligation applies per employer and calendar year, meaning all wages paid by the employer during the year are totaled.

If the injured employee's employer should have taken out insurance but did not, the Finnish Workers' Compensation Center will collect a deductible of EUR 6,060 (for 2024) from the non-compliant employer.

For more information, contact the Workers' Compensation Center's claims service at 0404 504 210, via email at korvaustoimi@tvk.fi, or visit www.tvk.fi/en