



sena

FINANCIAL SERVICES

COID ASSIST

Compensation For Occupational Injuries and Diseases Act

Sena Financial Services is a licensed financial advisory and intermediary services provider (license number FSP No 47830)

What is COIDA?



COIDA is Compensation for Occupational Injuries and Diseases Act (Act No.130 of 1993), an Act designed to protect employees who are injured, disabled, or become ill as a result of their work.

In simple terms, COIDA is a legal framework that ensures workers are compensated for occupational injuries, occupational diseases, or death which occur within the course and scope of the employee's duties. This Act also protects employers from legal action against claims of negligence on the part of the Employer.



Why Does COIDA Matter?

Workplace injuries and illnesses can happen at any time, whether you're in construction, a factory, an office, or even as a domestic worker. When this happens, COIDA steps in to provide financial relief and medical support to the affected employee or their dependents.

This includes compensation for:

- Emergency Medical Transport
- Medical treatment
- Temporary total or partial disablement
- Permanent disablement
- Fatal Benefits



Benefits Payable in case of a Fatal or Death of an employee

- Spouse Lumpsum
- Spouse Monthly Pension
- Children Pension
- Funeral Contribution



COID ASSIST



Are you compliant?

Did you know that non-compliance with COIDA regulations is a criminal offence ?

- 🌀 Sena will assist you in registering your company with the Compensation Fund, RMA or FEM, enabling you to obtain your Letter of Good Standing (LOGS)
- 🌀 Sena will assist you with the annual submission of the Return of Earnings, ensuring that you are correctly classified as per your Industry type
- 🌀 As an employer you will have access to our in-house system, IntelliComp, where you will be able to –
 - Create a dashboard dedicated to your company
 - Submit Return of Earnings to obtain an estimate of the annual assessment amount
 - Create users who can utilise this employer portal
 - Report claims –
 - if reported online you will not need to complete a claim form as IntelliComp will generate the fully completed claim form
 - if reported via email we will capture on your behalf, making the event available on the employer portal for future reference
 - Upload documents



www.senafs.co.za —  — Your voice begins here

So Why Sena?

We will conduct the end-to-end management of your claims

- 🌀 Report your employee occupational accidents and diseases in the prescribed format to Compensation Fund, RMA or FEM
- 🌀 Upload the supporting claims documentation (First medical Report, ID Copy, Proof of Earnings)
- 🌀 Follow up and obtain progress medical reports, final medical reports, specialist medical reports, radiology reports etc
- 🌀 Submit recommendations on permanent disablement awards to CF, RMA or FEM
- 🌀 Submit claims for Temporary Total or Temporary Partial Disablement (Income Replacement) to CF, RMA or FEM for payments made by the employer to the employee whilst the employee was booked off on active medical treatment



- 🌀 Manage the process of a Fatal event
 - Reporting of the event
 - Collating all required documentation of the spouse and dependent child/ren
 - Overseeing the fatal COID benefits
 - Spouse lump sum payment
 - Spouse monthly pension
 - Dependent child/ren pension
 - Funeral contribution
- 🌀 The benefit of our relationship with Netcare 911 Emergency Services.
 - When using Netcare 911 as a Sena Client your employee will be transported to a facility which caters for COID injuries, thereby ensuring that treatment will be rendered without a request for payment of services
- 🌀 Query resolution of COID related matters



We Also Offer

COIDA

Awareness
2CPD Points

Course Description

At the end of this program,
you will be able to:

Understand the statutory cover provided, ie., injury benefits, death benefits and occupational disease benefits, and in doing so, comply with the legislation

What you will learn:

Learners will gain sufficient and appropriate knowledge and understanding of:

- What is COIDA
- What events are covered by COIDA?
- The role players
- Injury benefits provided for under COIDA
- Death benefits provided for under COIDA
- Occupational disease benefits under COIDA
- Introduction to Intellicomp
- How to claim

COIDA

Compliance
4CPD Points

Course Description

At the end of this program,
you will be able to:

Understand the statutory cover provided, ie., injury benefits, death benefits and occupational disease benefits, and in doing so, comply with the legislation

What you will learn:

Learners will gain sufficient and appropriate knowledge and understanding of:

- What is COIDA?
- What events are covered by COIDA?
- Industry classes & sub classes
- The rights and responsibility of an employer
- The responsibility of the employee
- The role players
- Injury benefits provided for under COIDA
- Death benefits provided for under COIDA
- Occupational disease benefits under COIDA
- Introduction to Intellicomp
- How to claim



What are the steps taken to become compliant in terms of COIDA?

- 1 Employer Registration and Classification with the Compensation Fund.
- 2 Annual Assessment based on the submission of the Annual Return of Earnings (ROE).
- 3 Payment of the Annual Assessment by the Employer.
- 4 Obtaining of the Letter of Good Standing.
- 5 Reporting of Accident and Occupational Disease Events.
- 6 Management of the claim until the employee has reached Maximum Medical Improvement.

What are the Benefits of COIDA?

COIDA offers protection, peace of mind, and legal security for accident or occupational events which take place in the workplace.

1 Medical Treatment

The employee is entitled to medical treatment with private medical service providers of his/her choice, at no cost to the employee or the employer, this includes...

- Emergency Medical Transport
- Hospitalisation
- Treatment by doctors and specialists as well as allied health professionals such as physiotherapists and occupational therapists
- Radiology
- Pathology
- Pharmacy

2 Permanent Disability Award

In the case of permanent disability for the loss of function or the loss of limb, the employee will be awarded compensation. Depending on the percentage of disability, the employee can receive either a Lump Sum Award or a Disability Pension for life.

3 Income Protection

Temporary Total or Temporary Partial Disablement payments are made to employees who are booked off in excess of three consecutive days and undergoing active medical treatment. These payments are made by the employer to the employee for the first 90 days, after which the payments can be made either by the employer or the Compensation Fund / RMA / FEM directly to the employee.

4 Fatal Benefits

The spouse and dependent children of the deceased employee will receive the following benefits...

- Spouse Lump Sum Award
- Spouse Monthly Pension (for life)
- Dependent Child/ren Pension
- Contribution towards Funeral Expenses



COIDA Landscape in South Africa?



RMAA

Caring | Compassionate | Compensation

- Mining (all types – underground, open-cast, etc.)
 - Coal Mining
 - Diamond Mining
 - Quarrying
 - Stone Crushing
 - Salt Pans
- Iron and Steel manufacturing
- Metal Works & Foundries
- Electrical Cable Manufacturing
- Motor Car Assembly and associated operations
- Motor Garaging
- Scrapyards
- Motor Vehicle Dealership (New and Used)
- Petrol Stations
- Aircraft Repairs
- Parking Attendants



MAKING A MEANINGFUL DIFFERENCE

- All Building Operations
- Window Cleaning
- Sign Erection
- Swimming Pool Maintenance
- Tunneling
- Waterboarding
- Civil Engineering
- Railway Construction
- Steel Reinforcing
- Infrastructure Projects (roads, bridges, etc.)

All other industry types are serviced by the Compensation Fund, except for the following who are considered as Exempt Employers

- National and Provincial spheres of government, including Parliament and Provincial Legislatures, this includes but is not limited to –
 - South African Defense Force
 - South African Police Services
 - Local Municipalities





Some of our clients



**We Handle the Admin,
You Focus on **Growth**.**

*Sena simplifies COLD registration
and claims administration so
you can get back to business.*



CONTACT US

Physical Address

Corner Fourteenth & Hendrik potgieter
Constantia Office Park
Ground Floor Island Building
Roodepoort

Telephone

010 056 2150

E-mail

info@senaafs.co.za

Website

senaafs.co.za

Connect with us

