

Extension of coverage for accidents at work and occupational diseases to the self-employed

Mutual learning workshop on access to social protection for workers and self-employed

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Social Insurance Services Cyprus

MINISTRY OF LABOUR AND SOCIAL SECURITY REPUBLIC OF CYPRUS



Main characteristics of Social Insurance Scheme of Cyprus

Solidarity

Universal coverage of all workers

Contribution to Social Insurance Fund based on workers' level of earnings

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Self-employed persons and the Social Insurance Scheme

- **Currently the Self-employed:**
 - contribute at 22.1% of insurable earnings (as opposed to 23.1% for employees)
 - are entitled to all benefits except coverage for employment accidents/occupational diseases benefits, parental leave benefit and unemployment benefit.
- **They are covered for sickness benefit and invalidity pension, when there is incapacity to work.**



OVERVIEW OF THE NEW PROVISIONS OF THE DRAFT BILL EXTENDING THE COVERAGE OF THE SELF-EMPLOYED

**SELF - EMPLOYED
PERSONS WILL BE
ENTITLED TO:**

**EMPLOYMENT ACCIDENT/
OCCUPATIONAL DISEASES
BENEFITS**

PARENTAL LEAVE BENEFITS

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EXTENSION OF COVERAGE FOR ACCIDENTS AT WORK / OCCUPATIONAL DISEASES

EMPLOYMENT ACCIDENT / OCCUPATIONAL DISEASES BENEFITS:

1) Employment injury benefit (for up to 12 months if there is incapacity to work)

2) Disability benefits

- Grant when the percentage of damage caused by the injury is below 20%
- Pension when the percentage of damage caused by the injury is 20% and above

3) Death benefit

- In the case of death, the spouse or dependent children of the deceased worker received a pension.

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What is an occupational accident?

an accident occurring due to employment and during its course

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Coverage provided where the accident occurring during the transportation from one client to another for the provision of services.

a work-related accident occurs during the transition to the location or during the return from the place where the self-employed provided services

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Requirements for coverage

- *The accident must have occurred during the exercise of the specific occupation for which the self-employed individual is insured.*
- *The accident must have been reported to the Department of Labor Inspection of the Ministry of Labor and Social Insurance.*
- *The self employed must have been insured on the day of the accident.*
- *The self employed must have worked for the immediately preceding 13 weeks before the day of the accident.*
- *The self employed must have paid the contributions due in the 2 preceding periods to the accident (2 quarters).*



The draft bill has been
submitted to Parliament

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Thank you

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