

Malawi

Exchange rate: US\$1.00 equals 137.19 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

No statutory benefits are provided.

Special system for public-sector employees only.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Some medical services are provided free to the population at government health centers and hospitals.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1990 and 2000.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Casual workers, family workers, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of the insured's earnings is paid, according to the schedule in law. The benefit is paid after a 3-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

If the insured is assessed as totally disabled, a lump sum is paid equal to 54 months of the insured's earnings.

The minimum benefit is equal to 54 times the insured's monthly earnings.

Partial disability: A percentage of the full benefit is paid depending on the assessed degree of disability, according to the schedule in law.

Constant-attendance allowance: A variable lump sum is paid, depending on individual circumstances.

Workers' Medical Benefits

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicines; prostheses; mechanical aids; and transportation.

Survivor Benefits

Survivor benefit: A lump sum is paid equal to 42 months of the deceased's monthly earnings, minus any disability benefit paid before the date of death.

Eligible dependents are members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: In the absence of a surviving dependent, the cost of the burial is paid by the employer.

Administrative Organization

Ministry of Labor enforces the law.

Employers may insure work injury liability with private insurance companies.