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| <p>1. Basis principle</p> | <p>Funded in 1986, AMAT is the association that draws together the 20 Mutual Entities of Work Accidents and Occupational Diseases to contribute to the achievement of an ever fairer social situation, participating in the development, maintenance and improvement of the well-being of Spanish society through its collaboration in Social Security payment management.</p> <p>The Mutual Entities of Work Accidents and Occupational Diseases are “Voluntary Employers’ Associations, not profit oriented, constituted with the main aim to collaborate on the management of the Social Security System, under the supervision and control of the Ministry of Labour and Social Security and competent for other services and activities if they are allowed by Law.”</p> <p>The main benefits granted by the Mutual Entities in case of occupational injuries are Preventive activities, Health care for the accident victims, Cash benefits for temporary disability, Cash benefits for permanent disability, death and legal beneficiaries, Rehabilitation and re-adaptation.</p> <p>They also collaborate in these other social Security benefits:</p> <ul style="list-style-type: none"> - Temporary Disability (TD) in case of common contingencies. - Risk during pregnancy and breastfeeding. - Care of Minors Affected by Cancer or another Serious Illness. <p>For further information about Mutual Entities: http://www.amat.es/mutuas/historia.3php</p> |
| <p>2. Financial compensation</p> | <p>Yes, The Mutual Entities are responsible for financial compensation in occupational and common injuries.</p> <p>Depending upon the coverage option chosen by the employer, the recognition and payment will come from:</p> <ul style="list-style-type: none"> - The National Social Security Institute (INSS). - The Work-Related Injury and Occupational Disease Mutual Society. - The companies authorised to voluntarily collaborate in the management of Temporary Disability |
| <p>3. Medical treatment responsibilities</p> | <p>The Mutual Entities are responsible for medical treatment compensation in case of occupational injuries. The Characteristics of the Mutual associations’ health action are:</p> <ul style="list-style-type: none"> - Personalized service. - Quick service. - Medical care by a team of qualified specialists. - Use of high quality instruments. |
| <p>4. Prevention responsibilities</p> | <p>Yes, the Mutual Entities are responsible for prevention.</p> <p>a) Prevention activities in the frame of the Act of Social Security (LGSS)</p> <p>The Mutual Entities, as a collaborator in the management of the sanitary assistance, is authorized to carry out prevention and recuperation activities according to the stipulations of the Social Security Act in the frame of the management of professional contingencies for the workers of its associate companies in accordance with the coverage of that kind of contingencies, even though it’s limited to prevention generic actions that are regulated in Order TAS/3623/2006, of 28th of November that establish prevention activities in the frame of Social Security (and to its development rules) that are covered by Social Security rates.</p> <p>The abovementioned activities complement (no substitute) the duties of the employers in compliance with the Spanish Prevention Act (PRL), pointing to contribute in small companies and companies and sectors with higher accident rate to add prevention plans and programs of several Public Administration in charge, to carry out Research and development, spreading, educating and making aware with prevention of accident at work and occupational diseases (As an illustration, The Mutual Entities prepare studies about accident at work rate causes, identify processes and activities that create more risks in different branches of activity, promote the incorporation of prevention and improvement of Management in small companies, promoting the reduction of accident rates through information, awareness programs and advising to their associate companies, etc).</p> <p>b) Prevention activities in the frame of The Spanish Prevention Act of 1995.</p> <p>Since the publication of LPRL, the employer, according to the size of his company, is forced to</p> |

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| | <p>prevent professional risks carrying out measures for this purpose to guarantee health and safety at work, having different options: To execute prevention activity personally; To create an in-house prevention service; To design some employees to execute this activity; To create an own prevention service, assigning human and material means for this purpose or To contract an external prevention service in case of he hadn't enough resources or he didn't want to face this duty with its own means, then he will be able to contract to a company with a corporate purpose to offer an external prevention service or to contract to the Prevention Service of its Mutual insurance entity. This last alternative appears in compliance with the article 32 of LPRL, that offers to The Mutual insurance entities the chance to develop the duties regarding to the external prevention services through a Commercial Company regulated for Commercial Law, taking part in the labour prevention risks market competing with other companies.</p> <p>The main activity of the External Prevention Services of the Mutual Entities is advising and supporting to the company depending on the type of risk, specially the design, application and coordination of the prevention plans and programs, the evaluation of the risk factor that could affect to the health and safety of the employees in the terms predicted in LPRL, The determination of priorities in the adoption of prevention measures, the offer of first aid and emergency plans and the vigilance of the employees health concerning risks arised from work.</p> |
| 5. Research in OS&H issues responsibilities | The Mutual Entities are not directly responsible but, due to their responsibilities they contribute in the research of OS&H issues collaborating with the responsible organizations. IE: INSHT |
| 6. Rehabilitation of victims of occupational injuries responsibilities | <p>The Mutual Entities are responsible for rehabilitation of victims of occupational injuries.</p> <p>The occupational re-adaptation process may include the following services for recovery:</p> <ul style="list-style-type: none"> - Adequate healthcare - Occupational guidance - Occupational training <p>Use by the Mutual associations of advanced medical techniques in specialized centres, to facilitate the return of the worker to the same job or to adapt him/her to a new one</p> |
| 7. Specific insurance against accidents at work and occupational diseases | <p>Yes, the insurance against accidents at work and occupational disease is regulated in the General Social Security Act of 1994 (Real Decreto Legislativo 1/1994, de 20 de junio, por el que se aprueba el Texto Refundido de la Ley General de la Seguridad Social).</p> <p>http://www.boe.es/buscar/act.php?id=BOE-A-1994-14960</p> |
| 8. Is this insurance compulsory? | <p>Yes.</p> <p>Employees and assimilated workers, within the scope of application of the schemes of the Social Security System, shall be considered, with full rights, to be in a situation of affiliation with these schemes, for the purposes of work-related injuries and occupational diseases and unemployment, even if their employer has not met any of their obligations in this regard. Also the exclusive effects of health care assistance for common diseases, maternity, risk during pregnancy and non-work-related injuries shall be applicable.</p> |
| 9. Contributions | Contribution from employers |
| 10. People covered | Private workers, public workers and self – employed people (those not in a compulsory way until 2014) |
| 11. Is the insurance different for accidents at work and for occupational diseases? | No. The insurance and benefits are similar in both cases. |
| 12. Risks covered | Accidents at work, occupational diseases, commuting accidents |

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