# LAW FOR CHANGE 2020 STUDENT COMPETITION

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PROJECT TITLE

Employees' Compensation
Personal Injuries Network ("EC-PIN")

**MEMBERS** 

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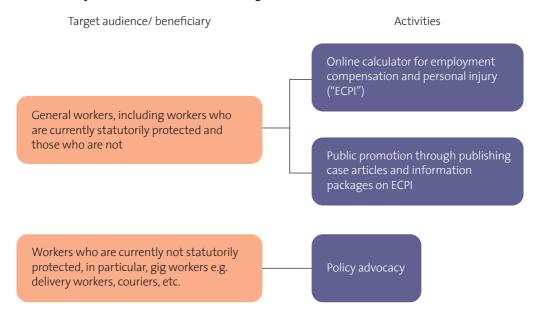
## **OVERVIEW**

## **Project Summary**

Employees' Compensation Personal Injuries Network ("EC-PIN") strives for easy protection of workers' rights to injury compensation. With 3 main components, this

project aims to empower both workers whose right to employees' compensation is statutorily protected and workers whose rights have not been recognized (figure 1).

Figure 1 - Summary of activities and relevant target audience



#### Relevance to the Theme of the Competition: "Resilience"

The constituents of community resilience are "local knowledge", "preparedness" and "proactive policy decisions". This project aims to help workers gain "knowledge" of their entitlement to sufficient injury compensation and caution employers and the wider community to be "prepared" to support and compensate work injury victims. Coupled with the rise of the gig economy, a resilient community requires up-to-date "policy decisions" that no longer neglect the right to injury compensation of gig workers.

# 2. Existing Available Remedies to Injured Workers

When a person is injured while working, he/she can now resort to remedies under different limbs, with respective availability depending on the circumstances of the injury and legal status of the worker:

# Employees' Compensation Scheme under the Employees' Compensation Ordinance (Cap. 282) ("ECO")

Worker in a found employer-employee relationship can claim upon proving that the injury is an accident and arises out of and in the course of employment, or is a prescribed occupational disease. An employer found to be liable usually pays through insurance companies. Insurance coverage in respect of all workers is stipulated in the ECO, and failure to observe the regulation is a criminal offence.

#### Personal injuries actions

Any worker who suffers bodily injuries to claim compensation from the wrongdoer. The amount of compensation is generally higher and more comprehensive compared to that under the ECO, but claimants may risk litigation costs, and double recovery under both ECO and personal injuries actions is not allowed.

Workers who are not statutorily protected and bear their own risks, mostly gig workers, may recover the compensation against the insurer directly if they have purchased insurance schemes.

# Social and Legal Need Assessment General workers: Lack of knowledge of rights

Under-informed or misinformed workers may not know whether they are eligible for compensation. In 2016, only 22,156 claims related to occupational injuries were made despite a total of 35,768 occupational injuries recorded by the Labour Department. Also, workers may omit important procedures in their applications, or are even time-barred from claiming compensation. There is currently no accessible public tool or system for injured workers to identify the injury compensation they are entitled to. An interview with Neighbourhood and Worker's Service Centre shows that most social workers handle these cases on a one-to-one basis. Social workers find it challenging to follow up on all cases especially when the injured workers are constantly approached or even harassed by insurance brokers representing the employers.

i.e. Nearly 40% of all occupationally injured workers did not make a compensation claim.

#### Gig workers: Loopholes in Hong Kong laws

Gig economy generally refers to "the collection of markets that match service providers to consumers of on-demand services on a gig (or job) basis".

Gig workers are not entitled to protection under the ECO regime and are only entitled to personal injuries claim and/or compensation under insurance schemes offered by their platform "employers", which can be as minimal as USD\$45,000 in case of a death or permanent total incapacity.

Up till May 2020, the Hong Kong government has shown no legislative intent to widen the existing employment protection coverage to workers under the new models of economy.

74% of our gig worker questionnaire respondents who had been injured during the course of work did not receive any form of compensation

#### 4. Objectives of the Project

- To empower all workers through equipping them with knowledge of their right to injury compensation and tools to help them exercise this right;
- 2. To raise public awareness of the inadequate support given to workers, especially gig workers, and the law of employee compensation;
- To collaborate with non-governmental organisations (NGOs), councillors and lawyers to put forward policy proposals to protect workers who are currently not statutorily protected, particularly gig workers.

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# **DETAILED PROJECT PROPOSAL**

# Stakeholders

EC-PIN Project Directors ("we")	to promote EC-PIN, establish the online calculator, draft policy papers, carry out research, coordinate all activities, etc.
NGOs that serve workers	to help promote the online calculator, supervise policy advocacy, distribute information packages, etc.
Law firm partner/ independent lawyers	to supervise and review the online calculator, review the information packages and policy paper.
University law students as student volunteers	to look up new cases for the online calculator, prepare case articles and information packages.
Computer science experts/ students	to support the technical operation of the online calculator.
Translators	to translate case articles and information packages.

# **Summary of the Activities**

Online ECPI calculator	We will establish an online calculator for personal injury and employment compensation to be incorporated into websites of NGOs.			
	The calculator aims to provide the users with a brief picture of the availability and approximate amount of compensation they are entitled to.			
	The calculator shall be user-friendly, easy to understand, for general reference but not of advisory purpose.			
Public promotion of ECPI law through publishing Case Articles and	Student volunteers will publish case articles on EC-PIN's own social media platform and websites of NGOs.			
Information Packages	Information packages regarding various topics of the ECPI law will also be published regularly to promote ECPI law.			
Policy proposal	We aim to motivate the Government and the Legislature to develop comprehensive and innovative policies and framework on safeguarding the right to injury compensation of gig workers. We will conduct research and draft policy papers under the guidance of lawyers and NGOs. We will also play a supervisory role to evaluate companies which predominantly engage gig workers. We aim to raise public awareness on the right to injury compensation of the gig workers to attract support from different stakeholders through petitions.			

# Project Timeline and Targets to be Achieved

# 1. Online ECPI Calculator

Actions			Proposed Timeline	
Phase 1 - Research and Setting u	p Calculator			
of general questions (e.g. dates or relationship, etc.). Users can operate the calculator	of accident and of filing claims, for simply by entering numerical ar	e user to answer a comprehensive list orm of employment or engagement aswers according to instructions on the as in the backend and generate the range	of	
<ul> <li>Present basic information suc</li> </ul>	ge of total compensation amour h as legal procedures involved in for employees' compensation ar	nt under different heads of claims; personal injury proceedings, time limit fo nd/or for filing a personal injury claim;	or .	
Part B(1):Calculation for Typical Injuries  1. Member of the custom security  1. Delta described report of the custom security  1. Delta described	Part B(2.1):Employment Compensation Scheme Compensation for loss of income  **sur adaptive to the Nucleother Sour Health (2000)  **sur adaptive to the Nucleother Sour Health (2000)  **Surface of the Nucleother Sour Health (2000)  **Canada (2000)  Compensation (2000)	Part B(2.2): Calculation for Personal Injuries Pain, suffering, and loss of amenities  ***Basic ***Bas		
9	•	y constants, legal procedures and a be up and running by the end of March 20	21.	
Conduct research on case laws on ECPI and set up a database by extracting data and information from case laws in the 4 particular areas:  1. Statutory constants in the formula (e.g. discount rates, multiplier, Mandatory Provident Fund rate, etc.);				
		general future loss in working capacity);		
<ol><li>Distribution table providing the percentages of claimants getting different percentages of claimed compensation, and;</li></ol>				
4. Legal procedures involved in a	claim for compensation.			
	elopment of the calculator, whic	Microsoft/ Google Excel sheet. HTML and havill consist of the actual formulas used used to sculpt the user interface.	to	
Phase 2 - Testing				
Trade Union (HKCTU), Neighbou	rhood and Worker's Service Cent	n (HKFSU), Hong Kong Confederation of tre and lawyers whose expertise lies in rd Poon, as advisors to the calculator.		
<b>Target:</b> An online calculator, which will be ready for public use by the		will be approved by lawyers and NGOs an	d	
Review by lawyers on its legal position and accuracy and by NGOs on its user-friendliness			Apr 2021	
Recruit at least 10 workers to test and comment on the calculator				
Refine calculator to eliminate pro	bblems discovered during the rev	view and testing sessions		

Actions	Proposed Timeline	
Phase 3 - Launch		
We will host the calculator in a webpage. We will also provide training to NGOs as to the operation of the calculator.		
<b>Target:</b> The online calculator will be readily accessible by the public and NGOs will be ready to support workers on using the calculator by the end of May 2021.		
Design and build a webpage to host the calculator	May 2021	
• The calculator will be attached to a website domain/server, which will be connected to a Firebase console for security and Google Analytics to monitor usage of the calculator.		
<ul> <li>A pop-up window displaying a liability exemption clause which the user has to accept before using the calculator will be incorporated into the website so as to avoid possible liability issues.</li> </ul>		
Incorporate the calculator webpage into the NGO's website	_	
Provide at least 2 hours of training to NGOs in case they receive enquiries from workers		
Phase 4 - Promotion		
We will design promotional materials to promote the online calculator, which will be reviewed, approved and distributed by collaborating NGOs.		
<b>Target:</b> At least 1,000 interactions with the calculator will be achieved within 6 months after the calculator is launched, with over 80% "positive feedback" from the user survey.		
Design promotional materials, including web banners and leaflets	Apr 2021	
EC-PIN's promotional materials reviewed, approved and distributed by NGOs through <ul><li>Distribution of 1,000 leaflets about the calculator in the center(s) of the NGOs;</li></ul>	May 2021 onwards	
Sharing Facebook posts of EC-PIN biweekly or monthly, and;		
Incorporating our web banners into the websites of the NGOs permanently.		
Phase 5 - Regular Update and Evaluation		
The formula and variables in the calculator will be updated regularly since the courts regularly adjust the amount of compensation stipulated by statute and the maximum claimable amount according to inflation. We also evaluate the usage rate, accuracy of the outcome and effectiveness of the calculator internally and with our advisors.		
Target: The calculator will be constantly improved in various aspects.		
Bimonthly update on database by extracting data and information from the most updated case laws	May 2021 onwards	
Half-year internal evaluation amongst Project Directors		
Annual evaluation with NGOs and Lawyers		

#### 2. Public Promotion of ECPI Law through Publishing Case Articles and Information Packages

Actions	Proposed Timeline
Phase 1 - Research and Preparing Case Articles and Information Packages	
We will recruit and instruct student volunteers, who will read cases on ECPI law and write case articles. Student volunteers will also produce information packages which will take the form of reader-friendly and engaging infographics and social media posts so as to reach out to audiences effectively. Case articles will be reviewed by Project Directors and information packages will be reviewed by lawyers so that the materials are accurate and error-free to avoid misleading the workers and the general public.	
Given that workers have diverse ethnic backgrounds, the case articles and information packages will be translated into Urdu, Hindi, Punjab and Tamil as basic information should be made accessible to all people.	
<b>Target:</b> At least 10 case articles will be completed on a monthly basis, subjected to the number of ECPI cases per month, and 5 information packages will have been produced by the end of 2021. The case articles and information packages will be translated to at least two other languages apart from Chinese and English.	
Recruit around 6-10 LLB/JD student volunteers from HKU by promotion through posting up posters, sending mass emails and brief presentations during lecture breaks	Mar - Apr 2021
Recruit at least 2 translators with the help of NGOs	
Conduct research on the latest cases on ECPI law by student volunteers (in groups of 2) and write 1-2 case articles weekly, which will be reviewed by Project Directors before publication	May 2021 onwards
Prepare at least 5 information packages on ECPI law by student volunteers, which will be reviewed by lawyers before publication.	Sep - Nov 2021
The following are some suggested themes of the information packages:  1. What are accidents arising out of and in the course of employment;  Are employers obliged to take out compensation insurance policies for all employees?  Are employers obliged to take out compensation insurance policies for all employees?	
2. Compensable occupational disease;	
3. Legal procedures involved in personal injury proceedings;  9. Legal procedures involved in personal injury proceedings;  9. Legal procedures involved in personal injury proceedings;	
4. Time limit for an application to the Court for employees' compensation and/or for filing a personal injury claim;	
5. Heads of damages for a non-fatal claim and that for a fatal claim;	
6. Application of Legal Aid.	
Translation of case articles (from May 2021 onwards) and information packages (from Dec 2021 onwards) from Chinese and English to Urdu, Hindi, Punjab and Tamil by translators	May/ Dec 2021 onwards
Phase 2 - Publish	
The case articles and information packages will be published on our own social media platform and websites of NGOs, and distributed in the form of booklets with the help of NGOs.	
<b>Target:</b> Public awareness on the law of ECPI is raised through achieving over 10,000 interactions with our social media within 6 months. We will also ask NGOs for feedback from the readers to see how we can improve in terms of the content and delivery of the case articles and information packages.	
Publish case articles online through our social media and websites of NGOs upon review and approval by NGOs	May 2021 onwards
Publish information packages online through our social media and websites of NGOs upon review and approval by NGOs	Jan 2022 onwards
Distribute 1,000 printed information package booklets in the NGOs' center(s), in which at least 10% of the printed packages are in languages other than Chinese or English	Feb 2022
Phase 3 - Repeat Phase 1 to 2 on a yearly basis	Mar 2022 onwards

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# 3. Policy Advocacy

Actions	Proposed Timeline
Phase 1 - Research and Public Engagement	
We have engaged HKFSU and HKCTU who will be onboard of our policy advocacy for gig workers. We will also engage lawyers and law firms to supervise our research and policy paper drafting. Apart from conducting research and identifying possible models or policies to protect the right to injury compensation of gig workers, we wish to play a supervisory role with the help of NGOs to evaluate companies (mostly delivery/ takeaway platform companies) that predominantly engage gig workers.	
<b>Target:</b> 2-3 viable policies, frameworks and models that are currently adopted by or under consideration in foreign jurisdictions will be identified and comprehensively analysed. We will also interview and have received questionnaire feedback form from at least 100 gig workers on evaluating various companies.	
Conduct research on protection of right to injury compensation of gig worker in other jurisdictions under the guidance of lawyers and NGOs	Jan - Apr 2021
Distribute questionnaires to and interview at least 100 gig workers (who each ideally works in more than two of the delivery platform companies for effective comparison) to understand the following:  • the amount of injury compensation and coverage of compensation scheme offered by each individual company that engages gig workers;	
<ul> <li>other relevant policies of each individual company that engages gig workers, and;</li> </ul>	
how responsive the company is in the event that a worker is injured in the course of work	
Approach companies that mainly engage gig workers (mostly delivery/ takeaway platform companies) to know more about their mechanism when handling injured gig workers	
Phase 2 - Policy Paper	
We will draft a supervision report per company to present the questionnaire and interview outcomes, which may possibly (and foreseeably) point to minimal injury compensation available and lack of responsive policies to support injured gig workers. The series of supervision reports will be incorporated into the policy paper, which we will draft to present all our research findings. The policy paper will be reviewed by lawyers and NGOs and further revised.	
Draft one supervision report per company to evaluate the following through a quantitative scoring system for effective comparison:  the coverage of injury compensation scheme; relevant policies to support injured workers, and; responsiveness to accidents of each individual company that engages gig workers.	May - Aug 2021
Prepare a policy paper to recommend reform on protection of labour rights of gig worker, covering the following aspects:  Problem identification, i.e. existing legal need to injury compensation of gig workers;	Jun - Aug 2021
• Supervision report of every company to show the inadequacy of the injury compensation and the lack of existing remedies available to gig workers;	
Policies that are currently adopted by or under consideration in foreign jurisdictions;	
• In-depth analysis of the applicability of the above policies, frameworks and models to Hong Kong;	
Suggestion(s) jointly put forward by the EC-PIN team, HKFSU, HKCTU and other NGOs, etc.	
Comment on the first draft of the policy paper by NGOs and lawyers	Sep 2021
Revise the policy paper	Oct 2021
Comment on the second draft of the policy paper by NGOs and lawyers	Nov 2021

Actions	Proposed Timeline
Phase 3 - Submission and publication of the policy paper	
We will submit the policy paper to various government departments and LegCo members in hopes that they would consider the policies advocated in the paper. We will also publish the policy paper to the public so as to raise public awareness, and to pressurize the companies to enact better policies to safeguard the workers which they engage. To aggregate support from the public, we will promote our policy advocacy online (e.g. through petitions on www.change.org or Google Forms) and by setting up street booths. Petitions which have successfully met the target number of signatures will be sent to the government departments and LegCo members.	
<b>Target:</b> The policy advocacy will achieve at least 50,000 signatures in petitions and receive feedback from at least one governmental department or LegCo member within 12 months of submission and publication of the policy paper.	
Submit the policy paper to Labour Department, Housing Department and LegCo Members	Dec 2021
Publish the policy paper on websites of NGOs and labour unions, in newspaper and media outlets	
Online and street booth petitions	Dec 2021-Jan 2022
Revise and finalise the policy paper	Dec 2021

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# **Budget**

EC-PIN adopts a cost-efficient model by utilizing online promotion of activities and support from student volunteers predominantly. Most of the costs incurred

will concern requisite technical support, promotion and printing of materials to raise awareness on ECPI law and incentivize the public to support our cause. Our budget plan is as follows.

Activity	Item	No. of units	Cost per unit (HK\$)	Expected expenditure (HK\$)
Online ECPI	Purchasing VPS Hosting	1/year	480	480/year
Calculator	Purchasing a website domain/server	1/year	86	86/year
	Purchasing SSL Certificate	1/year	500	500/year
	Assistance from IT experts	-	-	5,000 for the first year 2,000/year for subsequent years
	Printing feedback survey of the calculator	20	2	40/year
	Disbursements for interviewed workers	20	200	4,000/year
	Printing training workshop handouts	40	10	400/year
	Printing promotional leaflets	1,000	0.5	500/year
			Sub-Total:	11,006 for the first year 9,006/year for subsequent years
Public Promotion through Publishing Case Articles and Information	Printing posters for student volunteers recruitment	20/year	2	40/year
	Printing information booklets	1,500/year	10	15,000/year
	Translation Cost (e.g. From Chinese and English to Hindi, Urdu, etc.)	-	-	3,000/year
Packages	Advertising on social media	-	-	500/year
			Sub-Total:	<b>18,540</b> /year
Policy Advocacy	Printing policy papers	30	20	600
	Roll-up banner for street booths	2	150	300
	Foldable table for street booths	1	625	625
	Pen for street booths	10	7	70
	Clipboard for street booths	5	10	50
			Sub-Total:	1,645 (to be incurred in the first year)

TOTAL: First year: HK\$31,191 Second year onwards: HK\$29,191/year

# MONITORING, EVALUATION AND IMPACT ASSESSMENT

The goals of our project are listed based on the COM-B model in figure 2. Through evaluation meetings, EC-PIN Project Directors will review whether the targets per phase of each activity (figure 3) were met, which would

progressively lead to the attainment of our ultimate goal - easy protection of workers' rights to injury compensation.

#### Figure 2 - Goals of EC-PIN under the COM-B Model

1	Psychological Capability	Enhance workers' knowledge of their right to injury compensation
2	Reflective Motivation	Enhance workers' appreciation of their entitlement to sufficient injury compensation and optimism in the system
3	Automatic Motivation	Incentivize and caution employers to and compensate work injury victims; pressurize companies that engage gig workers to enact better policies
4	Physical Opportunity	Aggregate resources from and connections with NGOs, councillors, lawyers and student volunteers
5	Social Opportunity	Raise public awareness of the inadequate support given to both general and gig workers

## Figure 3 – Targets per phase under the COM-B Model

Outcomes (aligned with targets) and stakeholders' feedbacks		Goals based on the COM-B model				
		2		4	5	
Online ECPI Calculator						
An online calculator, upon approval by lawyers and NGOs, will be readily accessible by the public and NGOs will be ready to support workers on using the calculator by the end of May 2021	•	•	•			
Constant improvement of the calculator	•	•	•			
User feedback: At least 1,000 interactions with the calculator within 6 months after launch and over 80% 'positive feedback' from the user survey, both with an increase of not less than 5% annually	•	•	•			
Publishing Case Articles and Information Packages						
At least 10 case articles per month and 5 information packages per year in at least 4 languages	•	•	•		•	
Over 10,000 interactions with our social media within 6 months, with a 10% increase annually	•	•	•		•	
User and NGO feedback: Evaluate and make changes as to how we can improve in terms of the content and delivery of the case articles and information packages	•	•	•		•	
Lawyer feedback: Feedback on the quality of the case articles and information packages				•		
Policy advocacy						
Feedback from at least 100 gig workers working for various platform companies			•	•	•	
At least 50,000 signatures in petitions			•	•	•	
Public feedback: Positive feedback from at least one governmental department or LegCo member within 12 months of submission and publication of the policy paper			•	•	•	
Public feedback: Response from companies that predominantly engage in gig workers and noise from the general public			•	•	•	

EMPLOYEES' COMPENSATION PERSONAL INJURIES NETWORK ("EC-PIN")

# **SUSTAINABILITY PLAN**

EC-PIN provides a free, accessible tool for calculating an approximate range of total compensation amount and present essential information such as legal procedures, and a free, accessible platform for knowledge dissemination to enhance the knowledge of their right to injury compensation of both workers and the general public, as opposed to the conventional model of individual consultation sessions. The number of service users that can be reached is far greater than handling cases on an incidental basis.

Engaging student volunteers to write case articles and prepare information packages annually also saves cost while keep the publication running perpetually.

The policy proposal will be a long-term project aiming to make noise from the general public and the media. The EC-PIN Project Directors and the NGOs will keep aggregating public opinion, attracting media attention and refining the proposal until we meet the goal of receiving feedback from at least one governmental department or LegCo member and response from companies that predominantly engage in gig workers.