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Malawi

Workers' compensation & business insurance guide

4 chapters · every source listed

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Workers' compensation & business insurance guide 2026

For employers and workers in Malawi: what the Workers' Compensation Act requires, how compensation is worked out, how to claim, and the business covers licensed insurers sell.

This guide puts together 4 pages of Tulinde Malawi (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 5 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

Contents

1. **Workers' compensation in Malawi: what the employer owes and how to claim** — reviewed 31 October 2026
2. **Workers' compensation calculator (Malawi)** — reviewed 31 October 2026
3. **Business insurance in Malawi: workers' compensation, property and liability** — reviewed 31 October 2026
4. **Home insurance in Malawi: buildings, contents and householders' cover** — reviewed 31 October 2026
5. **Sources**

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Chapter 1

Workers' compensation in Malawi: what the employer owes and how to claim

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/workers-compensation/

Short answer Checked 31 October 2026

Under Malawi's **Workers' Compensation Act (Cap. 55:03)**, an employer is liable to pay compensation when a worker is injured in an accident **arising out of and in the course of employment** (section 4), or contracts a **scheduled disease** (Part VI). Compensation is **42 times monthly earnings** for a death with dependants, **54 times** for permanent total incapacity and a **First Schedule percentage** for partial incapacity, plus **reasonable medical expenses** (section 14). The employer reports serious injuries **within 21 days** (section 24); the worker must apply **within 12 months** of the injury or death (section 23). Compensation is paid from the **Workers' Compensation Fund**, to which every employer is liable to assessment.

What compensation pays

Situation	Compensation	Section
Death, dependants wholly dependent on the earnings	42 × monthly earnings at the time of the injury	7(1)(a)
Death, no dependants	Reasonable medical and burial expenses, paid by the employer and recoverable from the Fund	7(1)(b), 7(2)
Permanent total incapacity	54 × monthly earnings; more from the Fund if constant help of another person is needed	8
Permanent partial incapacity	The First Schedule percentage of the permanent total amount (e.g. hand at wrist 50%, one eye 30%)	9
Medical aid	Reasonable medical expenses in Malawi (abroad with the Board's approval), up to a prescribed amount	14
Injury keeping the worker off full wages for less than 7 days	No compensation	4(2)(a)

Work out an amount: workers' compensation calculator. All amounts are subject to any maximum the Minister prescribes by order (section 10).

How a claim works

1. The worker (or someone on his behalf, including a Labour Officer) gives **notice of the injury to the Workers' Compensation Board** as soon as practicable, before leaving that employment (section 23).
2. The employer reports to the Board, **within 21 days**, every injury that kills or may kill, may cause permanent incapacity, or keeps the worker off normal work for more than 14 days, and every death of a worker (section 24). Failing to report without reasonable cause is an offence (fine K20,000), but it does not stop the worker's claim.
3. The worker submits to a free medical examination by a practitioner named by the employer, if offered within seven days of the notice (section 25).

4. The **application for compensation** is made **within 12 months** of the injury, or of the death (section 23). The Limitations Act does not apply to these claims (section 69(2)).
5. Disputes go to the **Workers' Compensation Tribunal**; its decision is final except for an appeal to the High Court on a point of law (section 56).

Text: Workers' Compensation Act, Cap. 55:03, consolidated version of 31 December 2014.

The Workers' Compensation Fund

The Fund is fed by the **assessments every employer pays**, including the Government (sections 57 and 61), and pays compensation on the employer's behalf where the employer has paid its assessment (section 5). The amount of assessments is set by regulations of the Minister on the advice of the Board (section 61(2)). Where someone other than the employer caused the injury, the worker may sue that person, but may not recover both damages and compensation in full (section 62).

Frequently asked questions

How long do I have to claim workers' compensation in Malawi?

The application must be made within twelve months of the injury, or of the death (Workers' Compensation Act, section 23). Give notice of the injury to the Workers' Compensation Board as soon as practicable.

How much is workers' compensation for a death in Malawi?

42 times the worker's monthly earnings at the time of the injury, for dependants who were wholly dependent on those earnings (section 7(1)(a)), subject to any maximum prescribed by the Minister.

Does the employer pay medical bills after a work accident?

Yes: reasonable medical expenses in Malawi, in addition to compensation, up to the amount prescribed (section 14).

Chapter 2

Workers' compensation calculator (Malawi)

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/workers-compensation-calculator/

Short answer Checked 31 October 2026

Under Malawi's **Workers' Compensation Act (Cap. 55:03)**, compensation for a work injury is a multiple of the worker's **monthly earnings at the time of the injury**: **42 times** monthly earnings when the worker dies leaving dependants wholly dependent on those earnings (section 7), **54 times** for permanent total incapacity (section 8), and for a permanent partial incapacity the **percentage of the First Schedule** applied to that 54-month amount (section 9) — for example 50% for the loss of a hand at the wrist. The Minister may set maximum amounts by order (section 10).

The rules the calculator uses

Section of the Act	Rule
7(1)(a)	Death, dependants wholly dependent on the worker's earnings: 42 times the monthly earnings at the time of the injury, less any permanent incapacity compensation already paid for the same injury.
7(1)(b)	Death, no dependants: the employer pays the reasonable expenses of medical attendance and burial.
8(1)	Permanent total incapacity: 54 times the monthly earnings at the time of the injury.
9(1)	Permanent partial incapacity: the First Schedule percentage of the permanent total amount (or, for an injury not in the Schedule, the percentage of earning capacity lost).
4(2)(a)	No compensation for an injury that keeps the worker from full wages for less than seven days.
10	Compensation is subject to the maximum amounts the Minister may prescribe by order in the Gazette.
11(1)	Monthly earnings = the rate per month over the previous twelve months with the same employer (or the shorter period worked).

Text: Workers' Compensation Act, Cap. 55:03, consolidated version of 31 December 2014. Tulinde did not find a maximum order made under section 10 among the sources it could open; the Workers' Compensation Commissioner applies any maximum in force when it decides the claim.

First Schedule: percentages the tool offers

Injury (First Schedule)	Percentage of incapacity
Loss of two limbs; of both hands; of both feet; total loss of sight; total paralysis	100%
Loss of arm at shoulder; loss of leg at or above knee	70%
Loss of leg below knee; loss of arm between elbow and shoulder	60%
Loss of arm at elbow	55%
Loss of hand at wrist; loss of four fingers and thumb on one hand	50%
Total loss of hearing	50%
Loss of foot	40%
Loss of four fingers; loss of thumb	35%
Loss of sight of one eye	30%
Loss of all toes of one foot	15%
Loss of index finger (three phalanges); loss of hearing in one ear	10%

Scars and burns that disfigure count from 0 to 50%; total permanent loss of the use of a member counts as loss of the member (First Schedule, notes).

Frequently asked questions

How is workers' compensation calculated in Malawi?

As a multiple of monthly earnings at the time of the injury: 42 times for a death with dependants, 54 times for permanent total incapacity, and the First Schedule percentage of the 54-month amount for a permanent partial incapacity (Workers' Compensation Act, sections 7 to 9).

How long does a worker have to claim compensation?

Notice of the injury goes to the Workers' Compensation Board as soon as practicable, and the application must be made within twelve months of the injury or of the death (section 23).

Does compensation stop the worker suing someone else?

Where a third party caused the injury, the worker may sue that person but cannot recover both damages and compensation in full; section 62 sets out how the two are combined.

Chapter 3

Business insurance in Malawi: workers' compensation, property and liability

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/business-insurance/

Short answer Checked 31 October 2026

Every employer in Malawi, including the Government, is **liable to pay compensation** for a work injury under the **Workers' Compensation Act (Cap. 55:03)** and is **liable to assessment** for the **Workers' Compensation Fund** (sections 4 and 61); the employer must report a serious injury or any death **within 21 days** (section 24). Insurers also sell **employers' liability (workmen's compensation)** cover. Beyond staff, the Registrar's 2017 Directive lists the business covers licensed insurers sell: **fire — industrial and commercial**, **liability**, **engineering**, **marine and goods-in-transit**, **cash-in-transit**, **fidelity guarantee**, **bonds** and **agriculture** (crop, livestock, poultry, weather).

Your staff: workers' compensation

- The employer is liable for an injury arising out of and in the course of employment (section 4(1)); compensation is paid by the Commissioner out of the Fund on the employer's behalf where the employer is assessed and has paid its assessment (section 5).
- Report to the Workers' Compensation Board **within 21 days** any injury that kills, may cause permanent incapacity or keeps a worker off work for more than 14 days — fine K20,000 (section 24).
- Death with dependants: 42 × monthly earnings; permanent total incapacity: 54 × (sections 7 and 8).

Text: Workers' Compensation Act. Full guide: workers' compensation · workers' compensation calculator.

Property, liability and other business covers

Class	Sub-classes (First Schedule)
Fire — industrial and commercial	Buildings, contents, plant and equipment, consequential loss (loss of profit), industrial all risks
Liability	Public liability, products liability, directors' and officers' liability, employers liability (workmen's compensation), other
Engineering	Plant and machinery, erection all risks, contractor's all risks, machinery breakdown, boilers, electronic equipment, deterioration of stock, advanced loss of profit
Marine	Hull, cargo, liability
Miscellaneous	Cash-in-transit, goods-in-transit, fidelity guarantee, burglary, bonds, all risks
Agriculture	Poultry, livestock, crop, hail, weather
Motor — commercial	Comprehensive, third party fire and theft, third party, Act

From the Classes of Insurance Business Directive, 2017. An insurer may only underwrite the classes on its licence (paragraph 6). A business with an annual turnover of MK250 million or less is a "financial consumer" protected by the Disclosure Directive 2018.

Frequently asked questions

Is workers' compensation compulsory in Malawi?

Every employer, including the Government, is liable to pay compensation for work injuries and liable to assessment for the Workers' Compensation Fund (Workers' Compensation Act, sections 4 and 61).

When must an employer report a work accident?

Within 21 days, for an injury that kills or may kill a worker, may cause permanent incapacity or keeps the worker off work for more than 14 days (section 24).

Can a business insure goods in transit in Malawi?

Yes. Goods-in-transit and cash-in-transit are sub-classes of general insurance in the Registrar's 2017 Directive.

Chapter 4

Home insurance in Malawi: buildings, contents and householders' cover

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/home-insurance/

Short answer Checked 31 October 2026

Home insurance in Malawi falls in the **fire — domestic** class of the Registrar's Classes of Insurance Business Directive, 2017, with three sub-classes: **buildings**, **householders (contents)** and **comprehensive package covers**. Fire cover pays for loss or damage to property from fire, explosion, storm and the other risks customarily in fire policies; **burglary** and **all risks** cover are separate sub-classes. It is voluntary, sold by the **8 licensed general insurers**, though a lender usually requires buildings cover on a mortgaged house.

What a home policy can cover

Cover	Class in the Directive	What it pays
Buildings	Fire — domestic	Damage to the house by fire, explosion, storm and the other perils the policy lists
Householders (contents)	Fire — domestic	Furniture and belongings in the house, for the same perils
Comprehensive package	Fire — domestic	Buildings and contents together, as the policy defines
Burglary	Miscellaneous	Theft involving forced entry, as defined in the policy
All risks	Miscellaneous	Named valuables, in and outside the home
Public liability	Liability	Your liability to other people, for example a visitor injured on your property

Classes and definitions from the Classes of Insurance Business Directive, 2017. Which perils a policy covers is in its wording: ask for the key facts statement (Disclosure Directive 2018).

Before you buy and when you claim

- Insure for the cost of rebuilding, not the market price of the plot, and list valuable items.
- Check the excess, the exclusions (for example floods, unoccupied periods) and the security conditions for burglary cover.
- Claims: the insurer must acknowledge within 5 working days and present the discharge within 7 working days of receiving the documents — see insurance claims.

Licensed general insurers: the Registrar's list.

Frequently asked questions

Is home insurance compulsory in Malawi?

No law requires it, but a bank lending on a house usually requires buildings cover as a condition of the loan.

Does home insurance cover theft?

Only if the policy includes burglary (or all risks) cover, which are separate sub-classes from the fire cover on buildings and contents.

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About this guide

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