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South Africa

COIDA & UIF guide for employers and workers

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COIDA & UIF guide for employers and workers 2026

For employers and workers in South Africa: registering with the Compensation Fund, the COIDA letter of good standing, work injury claims and claiming from the UIF.

This guide puts together 3 pages of Tulinde South Africa (tulinde.co.za), word for word. Each chapter states the date it was last reviewed; the 20 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. **Business insurance in South Africa: COIDA, the Compensation Fund and other covers** — reviewed 28 October 2026
2. **COIDA letter of good standing: how to get it, verify it and keep it** — reviewed 28 October 2026
3. **UIF claim in South Africa: who qualifies, what the Fund pays and how to claim** — reviewed 28 October 2026
4. **Sources**

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Chapter 1

Business insurance in South Africa: COIDA, the Compensation Fund and other covers

Reviewed 28 October 2026 · online: https://tulinde.co.za/business-insurance/

Short answer Checked 28 October 2026

The one insurance every South African employer must have is **COIDA cover through the Compensation Fund**: under the **Compensation for Occupational Injuries and Diseases Act 130 of 1993**, employers register, file an annual **Return of Earnings** and pay an assessment on earnings up to **R668,000 per employee for 2026/27**. Injured workers claim from the Fund instead of suing the employer, and the claim must be lodged **within 12 months**. Other business covers — liability, property, Sasria — are voluntary.

COIDA: the compulsory cover

The COID Act creates a no-fault scheme for workers injured or made ill at work, run by the **Compensation Fund** of the Department of Employment and Labour. In exchange, **section 35** removes the employee's right to sue the employer for damages for an occupational injury or disease — compensation comes only under the Act.

- **Section 80(1)**: every employer carrying on business in South Africa must **register** with the Compensation Fund and supply the prescribed particulars of each business.
- **Section 80(3)**: changes in those particulars must be reported **within seven days** — the Fund repeats this in Notice 3894 of 2026.
- **Section 81**: keep a register of the earnings of all employees and retain it for **at least five years** (four before the 2022 Amendment Act).

Domestic employers too. The 2022 Amendment Act deletes domestic employees from the list of people excluded from the definition of "employee", and Proclamation 306 brought that part into force on 23 January 2026; the 2026 minimum assessment for **domestic employers is R560** (Notice 3910).

The COID Amendment Act 2022: what is in force

The COID Amendment Act 10 of 2022 was published in April 2023 but needed a proclamation. Proclamation Notice 306 of 2026 (Gazette 53990, 23 January 2026) brought it in by stages:

Date	What came into force
23 January 2026	All sections, except section 1(g) and section 1(h) as it relates to paragraphs (i) to (iii) of the definition of "employee"
1 February 2026	Sections 3, 4, 5 and 6
1 April 2026	Sections 19(a) and (b), 20(c), 28(c), 36(1), 50(3), 52, 54(1) and (2)
Not yet	Section 1(g) and the excluded part of section 1(h)

Changes that matter to employers and workers include a new **Chapter VIIA on rehabilitation and reintegration** (clinical, vocational and social rehabilitation), a longer prescription period (see below), and — since 1 April 2026 — a **penalty of 10% of annual earnings** for an employer that fails to report an accident under section 39.

Return of Earnings and assessment

Section 82 requires an employer to submit a **Return of Earnings (ROE)** before **31 March** each year, or within a month of starting business. The Fund then assesses what you pay.

2026 figure	Amount / date	Source
Maximum earnings per employee assessed (from 1 March 2026)	**R668,000 a year**	Notice 3910 of 2026
Minimum assessment — employers	**R1,621**	Notice 3910 of 2026
Minimum assessment — domestic employers	**R560**	Notice 3910 of 2026
ROE window, 2025 assessment period	**1 April to 30 June 2026**	Notice 3894 of 2026
Late ROE penalty	**10%**	Notice 3894 of 2026
Interest	On accounts unpaid **30 days** after invoice	Notice 3894 of 2026
Final reminder for outstanding ROEs	Submit **before 31 October 2026** or face an estimated assessment and a penalty of up to 10%	Notice 4140 of 2026

File online at **ROE Online** (cfonline.labour.gov.za), listed on the department's online tools page. Once the assessment is paid, the same system issues the **Letter of Good Standing** that clients and tenders ask for: see COIDA letter of good standing.

How an injured employee claims

1. **Tell the employer** as soon as possible, in writing or verbally (section 38). A late notice does not kill the claim if the employer knew of the accident, or the delay had a reasonable cause.
2. **The employer reports the accident** to the Compensation Commissioner **within seven days** of learning of it (section 39).
3. **See a doctor** and keep every medical report — the Commissioner or employer can require a medical examination (section 42).

4. **Lodge the claim within 12 months** of the accident, or of the death (section 43). A claim lodged late is not considered unless the accident was reported by the employer under section 39.
5. **Follow up** on the department's claims system, **eCOID — Compensation Made Easy**, linked from its online tools page.

> Prescription: section 44, as substituted by the 2022 Amendment Act, says the right to benefits lapses if the accident is not brought to the Commissioner's attention **within three years** of the accident (it was 12 months before). Do not wait: section 43's 12-month claim rule still applies.

Other business insurance (voluntary)

Beyond COIDA, cover is a business decision. The Insurance Act (Schedule 2, Table 2) shows the main non-life classes a business buys:

Cover	Insurance Act class	What it is for
Public liability	Class 10 (liability), sub-class e	Claims by third parties — customers, visitors — for injury or damage
Employer liability	Class 10, sub-class b	Liability to employees, including liability under COIDA
Professional indemnity	Class 10, sub-class d	Claims arising from professional advice or services
Commercial property / business all risks	Class 2 (property), commercial lines	Damage to or loss of the business's buildings, stock and equipment, as defined in the policy
Commercial motor	Class 1 (motor), commercial lines	Business vehicles
Sasria	Special risk (Sasria SOC Ltd)	Riot, strike, public disorder, terrorism damage — excluded from all the above

For Sasria, small businesses pay a flat **R50 a year (R5 a month)** for an SME fire limit of R10,000 to R500,000, and the commercial fire rate is 0.039228% of the sum insured, minimum R500 (Sasria rates). See Sasria explained.

Where disputes happen: in the NFO's 2025 report, commercial complaints were **12.1%** of non-life complaints; most concerned motor (30%) and buildings combined (24%) claims, and the leading reason was “criteria for the insured event not met”. The NFO's monetary limits apply equally to commercial lines (NFO Rules).

Check that any insurer is licensed: insurance companies in South Africa.

Frequently asked questions

What is COIDA?

The Compensation for Occupational Injuries and Diseases Act 130 of 1993. It makes employers register with the Compensation Fund and pay assessments; injured workers claim from the Fund instead of suing the employer (section 35).

What is the COIDA maximum earnings for 2026/2027?

R668,000 per employee per year from 1 March 2026, under Notice 3910 of 2026 (Government Gazette 54577). Minimum assessments are R1,621 for employers and R560 for domestic employers.

When is the Return of Earnings due?

Section 82 says before 31 March each year. For the 2025 assessment period the Fund opened submissions from 1 April to 30 June 2026, and its final reminder (Notice 4140) set 31 October 2026 for outstanding returns.

How long does an employee have to claim from the Compensation Fund?

The claim must be lodged within 12 months of the accident or death (section 43). Since 2026, the right to benefits lapses if the accident is not brought to the Commissioner's attention within three years (section 44 as amended).

Must domestic employers register for COIDA?

Yes. The 2022 Amendment Act removes the exclusion of domestic employees, and Notice 3910 sets a R560 minimum assessment for domestic employers from 1 March 2026.

How do I get a COIDA letter of good standing?

Register with the Compensation Fund, submit the Return of Earnings on ROE Online (cfonline.labour.gov.za) and pay the assessment; the letter is then generated on the same system and can be checked on the Fund's Verify LOGS page. See COIDA letter of good standing.

Is UIF the same as COIDA?

No. COIDA (the Compensation Fund) pays for injuries and diseases caused by work and is funded by the annual assessments employers pay (COIDA ss 82–86). The UIF pays unemployment, illness, maternity and dependant's benefits, funded by 1% from the employee and 1% from the employer. See how to claim UIF.

Is business insurance compulsory in South Africa?

Only COIDA registration is compulsory for employers. Liability, property and Sasria cover are voluntary, although landlords, lenders or clients may require them by contract.

Chapter 2

COIDA letter of good standing: how to get it, verify it and keep it

Reviewed 28 October 2026 · online: https://tulinde.co.za/coida-letter-of-good-standing/

Short answer Checked 28 October 2026

A **COIDA Letter of Good Standing (LOGS)** is issued by the **Compensation Fund** to an employer that is **registered and has paid all the assessments due**. To get one: register with the Fund, file the annual **Return of Earnings (ROE)** on **ROE Online (cfonline.labour.gov.za)**, pay the assessment, then generate the letter on the same system. Anyone can check a letter on the Fund's **Verify LOGS** page. Clients that use contractors should ask for it: if a contractor is not in good standing, the client can be made to pay (COIDA s 89).

What the letter proves, and who asks for it

Under the Compensation for Occupational Injuries and Diseases Act every employer must register with the Compensation Fund (s 80) and pay an annual assessment based on its Return of Earnings (ss 82–86). The Department of Employment and Labour's page on employers' obligations states the rule plainly: **"A Letter of Good Standing will be issued to the employer who has paid all the fees due."**

The letter matters most in contracting. The same page says **every employer that uses a contractor (a "mandator") should obtain the contractor's letter of good standing**: if the contractor fails to register or pay, **the mandator can be required to pay** the compensation paid to the contractor's injured workers and the outstanding assessments (Compensation Fund; COIDA s 89). That is why clients ask contractors for it.

How to get a letter of good standing, step by step

1. **Register as an employer** within **7 days** of hiring your first employee: online on ROE Online, or by e-mailing the registration form with the CIPC certificate, UIF proof of registration, owners' or directors' IDs and proof of business address to RegistrationCF@labour.gov.za. The Fund issues a **contract account number starting with 99** (Compensation Fund).
2. **Create your online user** on ROE Online ("Online user registration").

3. **Submit the Return of Earnings** for the assessment period. For the **2025 period, the window was 1 April to 30 June 2026** (Notice 3894 of 2026).
4. **Pay the assessment** using your 99… account number as the reference. Interest runs on accounts unpaid 30 days after the invoice date (Notice 3894). If a payment is not allocated, send the proof of payment to Clarification@labour.gov.za (Compensation Fund).
5. **Generate the letter** under "LOGS – Letter of Good Standing" on ROE Online.

> Cannot pay the full assessment at once? The Fund's page says an employer may apply for an **instalment plan** and request an account statement at cfdebtors@labour.gov.za (Compensation Fund).

Deadlines and penalties in 2026

Date	What happens	Source
1 April – 30 June 2026	Return of Earnings window for the 2025 assessment period	Notice 3894 of 2026
After 30 June 2026	A **10% penalty** may be charged for late submission	Notice 3894 of 2026
30 days after the invoice	**Interest** is charged on unpaid and overdue accounts	Notice 3894 of 2026
31 October 2026	Final reminder: after it, the Commissioner may raise an assessment on **estimated earnings** (s 83(6)(a)) and a penalty of up to **10%** (s 83(6)(b))	Notice 4140 of 2026
Within 7 days of any change	Tell the Fund about a change of name, address, nature of business or closure	Notice 3894 of 2026

Outstanding returns can also be sent manually to cfcallcentre@labour.gov.za (Notice 4140).

"Blocked for audit": why the system will not issue your

letter

The Fund warns that an employer **blocked for an audit** cannot generate a LOGS until the audit is cleared. It asks for (Compensation Fund):

- the SARS EMP 501 (or a tax clearance if the business is exempt from the Skills Development Levy);
- proof of registration with the UIF;
- a detailed payroll report;
- audited, independently reviewed or compiled annual financial statements;
- an affidavit or the Fund's form;
- a power of attorney if a consultant, bookkeeper or attorney acts for you.

The documents go to the audit address given on that page. Keep your records for **4 years**: a full audit can check your registration, the nature of your business, the earnings declared over the past four years and your sub-contractors. If you find an error in a Return of Earnings, apply for a **revision within 30 calendar days** of the notice of assessment (Compensation Fund).

How to verify a letter of good standing

The Fund runs a public **[Verify LOGS](https://cfonline.labour.gov.za/VerifyLOGS/)** page, linked from ROE Online. Before you accept a contractor's letter, check it there rather than trusting a PDF: if the contractor is not in good standing, you carry the risk (s 89).

- Exempt from registration: national and provincial government departments, and municipalities with an exemption certificate (Compensation Fund).
- Mining employers may transfer from the Fund to Rand Mutual Assurance, and iron, steel and metal industries must; building and construction may transfer to Federated Employers Mutual (Compensation Fund). Both also appear on the Prudential Authority's insurers list.

How COIDA works for injured workers, the 2026/27 earnings cap and the 2022 amendments: see COIDA and business insurance. For unemployment, the separate fund is the UIF: see how to claim UIF.

Frequently asked questions

How do I get a COIDA letter of good standing?

Register with the Compensation Fund, submit your Return of Earnings on ROE Online (cfonline.labour.gov.za), pay the assessment, then generate the letter under "LOGS – Letter of Good Standing" on the same system. The Fund issues it to employers that have paid all fees due.

How do I verify a COIDA letter of good standing?

On the Compensation Fund's public Verify LOGS page (cfonline.labour.gov.za/VerifyLOGS/), linked from the ROE Online page of the Department of Employment and Labour.

Why can't I generate my letter of good standing?

Usually because a Return of Earnings is missing, an assessment is unpaid or unallocated, or the employer is blocked for an audit. The Fund lists the documents that clear an audit: EMP 501, UIF proof of registration, payroll report, financial statements, affidavit and a power of attorney if an agent acts for you.

When was the 2026 Return of Earnings due?

The window for the 2025 assessment period ran from 1 April to 30 June 2026 (Notice 3894 of 2026). The final reminder (Notice 4140 of 2026) set 31 October 2026, after which the Commissioner may assess on estimated earnings and add a penalty of up to 10%.

Does the Compensation Fund charge a fee for the letter?

Its page on employers' obligations ties the letter to paying the fees due — the assessment — and mentions no separate charge for the letter itself.

Chapter 3

UIF claim in South Africa: who qualifies, what the Fund pays and how to claim

Reviewed 28 October 2026 · online: https://tulinde.co.za/uif-claim/

Short answer Checked 28 October 2026

You can claim **UIF** (the **Unemployment Insurance Fund**) if you paid UIF contributions and lost your job because your employer ended your contract, dismissed you, became insolvent or your fixed-term contract ended — **not if you resigned**. Apply **within 12 months** of losing the job, online on **uFiling** or at a labour centre, with your ID, the **UI-19** from your employer and your bank details. The Fund pays **38% to 60%** of your earnings for the first 238 days, for up to **365 days** depending on your credits. Claiming is **free**: no one may charge you a fee.

What UIF is: insurance you have already paid for

UIF is a **state unemployment insurance**, created by the Unemployment Insurance Act 63 of 2001. Every month, **employees pay 1% of their remuneration and employers add another 1%** (UI Contributions Act, s 6; SARS). The contribution is calculated on earnings up to **R17,712 a month** (R212,544 a year) since 1 June 2021, so the most deducted from a worker is **R177.12 a month** (SARS).

The Fund pays these benefits (UI Act, s 12, as amended in 2016):

Benefit	When it is paid
Unemployment	Your contract was ended by the employer, a fixed-term contract ended, you were dismissed, or the employer became insolvent (s 16)
Illness	You are off sick and not paid by your employer; no benefit for an illness of less than 7 days (s 20, as amended in 2016)
Maternity	Paid at **66%** of earnings, up to the earnings ceiling (s 12(3)(c), added in 2016)
Adoption	For one parent who adopts a child under two and takes leave to care for the child
Dependant's benefit	The surviving spouse or life partner, then the dependent children, then a nominated beneficiary of a contributor who died (s 30, as amended)
Reduced working time	Your hours were cut and your income fell below what UIF would pay if you were fully unemployed (s 12(1B), added in 2016)

Not covered: people working **fewer than 24 hours a month** for an employer, national and provincial government officials, holders of senior political office, municipal councillors and traditional leaders (SARS).

Who qualifies for an unemployment claim — and who does not

Under section 16 of the Act, you are entitled to unemployment benefits for a period of unemployment of **more than 14 days** if:

- the reason is that the **employer ended your contract**, your **fixed-term contract ended**, you were **dismissed** (as defined in the Labour Relations Act), or the employer became **insolvent**;
- you are **registered as a work-seeker** with a labour centre;
- you are **capable of and available for work**;
- you apply in the prescribed way.

You **cannot** claim if you **resigned, quit or absconded**, if you receive benefits from the Compensation Fund, or if you are suspended from claiming because of fraud (Vuk'uzenzele / Legal Aid Board, May 2026). If you refuse suitable work or training without a good reason while you are on benefits, the claims officer can stop payments for up to **13 weeks** (s 18(2)).

> Domestic workers are covered. One who works for more than one employer and loses one of those jobs can claim for that job (Vuk'uzenzele).

How much UIF pays, and for how long

1. **Credits.** Since the 2016 amendment, you earn **one day of benefit for every five completed days** you worked as a contributor, up to **365 days** of benefit in the four years before your job ended (s 13(3)).
2. **The rate.** The first **238 days** are paid at the **income replacement rate**, which slides from **60%** for the lowest earners down to **38%** for higher earners (Schedule 2 of the Act, as amended). Any credits after that are paid at a flat **20%** (s 12(3)(d)).
3. **The cap.** Benefits are calculated subject to a maximum income threshold set under section 12(3)(a); maternity benefits too (s 12(3)(c)). The contribution ceiling, separately, is R17,712 a month (SARS).

So someone who worked and contributed for the full four years has the maximum 365 days of credits; someone who worked one year has far fewer. The exact daily amount is calculated by the Fund from your declared earnings: Tulinde does not publish an estimate.

How to claim UIF, step by step

1. **Get the UI-19 from your employer.** It is the employer's declaration of your employment and the reason it ended. Your employer must also have declared you to the Fund every month.
2. **Register online on uFiling** — the Department of Employment and Labour lists it as "UIF Online Services (uFiling)" on its online tools page — or go to your **nearest labour centre** (Western Cape Government).
3. **Upload or hand in the documents**: your 13-digit ID (or passport), the UI-19, your bank details on form UI-2.8 with a bank-stamped statement, and your recent payslips (Vuk'uzenzele; Western Cape Government).
4. **Register as a work-seeker.** It is a legal condition of the unemployment benefit (s 16(1)(c)).
5. **Report when told to.** The claims officer sets the dates on which you must confirm that you are still unemployed and available for work (s 17(4)(d)); missing them stops the benefit (s 16(2)).

If your application is incomplete, the claims officer must tell you **in writing** what is wrong (s 17(5)). The UIF helpline listed by the Western Cape Government is **0800 030 007**.

> **No fee.** Since 2017, neither the Fund nor any agent acting for you may charge you a fee to process a UIF claim (s 33(3), added by the 2016 Amendment Act). Be wary of anyone who asks for a cut of your benefits.

Deadlines: 12 months, and 18 months for dependants

Claim	Apply within	Law
Unemployment	**12 months** of the end of the contract (the Commissioner may accept a later claim on just cause shown)	s 17(2), as amended in 2016
Maternity	Any time before or after the birth, but **within 12 months** of it; you must have worked at least 13 weeks before applying	ss 24(6) and 25(1), as amended
Dependant's benefit	**18 months** of the contributor's death	s 30(1)(b), as amended

Some government pages still say six months: that was the rule before the 2016 Amendment Act, in force since January 2017. Do not wait anyway: the longer you wait, the harder it is to obtain the employer's documents.

UIF and private cover

UIF replaces part of your salary for a limited time. A **credit life policy** on a loan must also pay your instalments if you lose your job, for up to 12 months — see credit life insurance. Private income protection pays when you cannot work because of illness or disability, not unemployment: see life insurance. Injuries at work are paid by the Compensation Fund, not the UIF: see COIDA.

Frequently asked questions

Can I claim UIF if I resigned?

No. The unemployment benefit is paid when the employer ends the contract, a fixed-term contract ends, you are dismissed or the employer becomes insolvent (UI Act s 16). Resigning, quitting or absconding does not qualify.

How much does UIF pay?

Between 38% and 60% of your earnings for the first 238 days (the lower your earnings, the higher the rate), then 20% for any remaining credits, subject to the Fund's maximum income threshold. Maternity benefits are paid at 66%.

How long does UIF pay for?

Up to 365 days in a four-year cycle. You earn one day of benefit for every five days you worked as a contributor, so short employment gives fewer days.

How long do I have to claim UIF?

12 months from the end of your employment contract since the 2016 amendment (it used to be six months). Dependants have 18 months from the contributor's death.

Can I claim UIF online?

Yes. The Department of Employment and Labour lists UIF Online Services (uFiling) on its online tools page; you can also apply at a labour centre.

Does a UIF agent need to be paid?

No. Since 2017 the Act forbids the Fund and anyone acting for you from charging a fee to process a UIF application (s 33(3)).

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