When is a new Workers’ Compensation policy required?
Under s.147 of the Workers’ Compensation Act 1951, all Employers in the ACT must maintain a Workers’ compensation policy. The policy must cover all Workers, at all times including working directors and contractors who are engaged on a regular and systematic basis. Factors that relate to the calculation of an Employers premium include the amount of wages paid by the Employer, the industry classification code and the cost of any prior claims history. An Employer may reduce their Workers compensation premium by promoting a safe and healthy workplace, actively participating in the early reporting process, complying with their obligations under the insurer’s injury management program, and by participating in the return to work process.

Employer liability thresholds, costs and durations (time lost)
Excesses are not prescribed in the ACT but may be negotiated between an Employer and insurer.

How do I apply for coverage?
Each insurer provides its own application form. Employers should contact the insurer of their choice from the list of WorkCover Approved Insurers: http://www.workcover.act.gov.au> Workers comp> Info bulletins> Workers compensation - approved insurers

What information is required?
The amount an Employer pays for their Workers compensation premiums is assessed on a range of criteria. The criteria include, but are not limited to, the following:

- The amount of wages paid by the business
- The ANZSIC code which pertains to the business (this is an industry classification system, and is used by insurers to gauge the level of claims risk for a business); and
- The cost of previous Workers compensation claims associated with the business.

What’s the application process?
Each insurer has its own process for approving a policy. Employers should contact the insurer of their choice from the list of WorkCover Approved Insurers: http://www.workcover.act.gov.au> Workers comp> Info bulletins> Workers compensation - approved insurers

Issuing the policy
The insurer will:
- Calculate premium for the policy period
- Mail policy, premium notice (coverage and premium details) and invoice for payment.

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<td>Workers Compensation Employer Obligations: <a href="http://www.workcover.act.gov.au%3E">http://www.workcover.act.gov.au&gt;</a> Workers comp&gt; Info bulletins&gt; Workers compensation employer obligations</td>
</tr>
<tr>
<td>• Contact WorkCover: Telephone (02) 6205 0200; Facsimile (02) 6205 0336; Email: <a href="mailto:workcover@act.gov.au">workcover@act.gov.au</a></td>
<td>Insurance Policy and Premium Information: <a href="http://www.workcover.act.gov.au%3E">http://www.workcover.act.gov.au&gt;</a> Workers comp&gt; Info bulletins&gt; Workers compensation -Insurance policy and premium information</td>
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<tr>
<td>• Visit the WorkCover ACT website: <a href="http://www.workcover.act.gov.au">www.workcover.act.gov.au</a></td>
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When is a new Workers’ Compensation policy required?
All employers in NSW with annual wages greater than $7,500 or who engage an apprentice/trainee or is a member of a group are required to hold a workers compensation policy. A policy required from the date you commence employing workers.
Sole traders and partnerships without employees are not eligible for workers compensation insurance.

How do I apply for coverage?
The employer should contact the agent/insurer of their choice from the list of approved agents/insurers and request a workers compensation policy.

What is the application process?
Employer contacts agent/insurer to incept policy. Cover will be effective immediately from the date requested.

Employer supplied with a proposal form.

No cover note facilities are available, however agents/insurers can issue policies over the phone, by fax, by email or on-line.

Regardless of the method used to issue a policy, a proposal form will be required to obtain detailed information to calculate the full premium.

What information is required?
Proposal form requires detailed information including:

- Employer details
- Description of business activities
- Workplace details
- Previous insurance history
- Estimated wages; and
- Consent and declaration authorisation.

Issuing the policy
Your agent/insurer will calculate premium for the policy period requested and:

- Issue a Premium Demand for the upcoming policy year advising the amount of premium payable (based on the estimated wages details provided). If eligible to pay by quarterly or monthly instalments, the Premium Demand will also outline the options available for payment (including due dates).
- Policy documents and tax invoices will also be provided.
### Contact options

- Call the WorkCover Assistance Service on 13 10 50

### Publications & forms

When is a new Workers’ Compensation policy required?

Employers must hold a current workers’ compensation policy with an approved insurer, if:

They employ a person who provides work or service for them and who does not provide the employer with an Australian Business Number (ABN) in writing; or

Workers’ compensation coverage for company directors is optional.

Those company directors who wish to be covered must meet both of the following requirements:

1. The company director must provide work or service to the company without providing that company with an ABN in writing; and
2. They must be identified to the insurer for naming in the workers’ compensation insurance policy and declare the nature of their employment and estimated remuneration to the insurer.

Workers’ compensation for family members is optional.

Those family members who wish to be covered must meet both of the following requirements:

1. The family member must provide work or service to the business without providing that business with ABN in writing; and
2. They must be identified to the insurer for naming in the workers’ compensation insurance policy and declare the nature of their employment and estimated wages to the insurer.

Under the Workers Rehabilitation and Compensation Act a family member is a:

- Husband or wife (including defacto);
- Parent (including a step parent);
- Grandparent
- Child (including step child)
- Grandchild; or
- Brother or sister (including a step brother or sister).

Employer Liability

Other than for the day of the injury there is no employer excess in the Northern Territory.

If the insurer accepts liability for the worker’s claim, then weekly payments of compensation must be made by the employer commencing within 3 working days of the decision to accept the claim. All reasonable medical and rehabilitation costs, permanent impairment and death benefits are also payable.

How do I apply for coverage?

Employers should contact the insurer of their choice from the list of NT WorkSafe approved insurers: Information bulletin 13.01.08 Approved insurers; or

They may contact an insurance broker or call NT WorkSafe on free call 1800 250 713.

What information is required?

Approved insurers issue their own policy documents. Premiums are assessed by the insurer and are based on:
Payment declaration “Gross payments schedule” which includes all:
Wages, salaries, bonuses, allowances, commission and all other remuneration paid, including pays in respect of holidays, sickness and long service leave and overtime.

What’s the application process?
Each insurer has its own process for approving a policy. Employers should contact the insurer of their choice from the list of NT WorkSafe approved insurers: Information bulletin 13.01.08 Approved insurers.

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<td>• Visit your approved insurer’s website</td>
<td>Visit the contacts listed to the left to access information forms and publications</td>
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<tr>
<td>• Call, email or fax your approved insurer for information</td>
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<tr>
<td>• Call NT WorkSafe: Free call 1800 250 713; Facsimile (08) 8999 5141; Email: <a href="mailto:worksafe@nt.gov.au">worksafe@nt.gov.au</a></td>
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</table>
When is a new Workers’ Compensation policy required?
All employers of ‘workers’ in Queensland are required to take out a WorkCover Queensland Accident Insurance Policy within five business days of commencing to employ workers.

Employer Liability
The excess per claim is 65 per cent of Queensland full-time ordinary time earnings (QOTE) rounded to the nearest $10.00. If the weekly compensation rate is less than 65 per cent of QOTE, the excess amount is the weekly compensation rate minus $1.

How do I apply for coverage?
Policies are taken out over the phone - call WorkCover Queensland on 1300 362 128.

What information is required?
Information required includes:

- Name of employing entity including company directors, partners, sole traders or trustee’s names, addresses, phone numbers and dates of birth
- Expected date commencing to employ worker/s
- ABN/ACN
- Estimated wages for the year from commencing employing worker/s to 30 June
- Any previous associated business details
- Type of business/principal business activity
- Credit card to pay the premium

What’s the application process?
The policy is set up immediately at the end of the phone call.

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A joint initiative by the State Workers’ Compensation Authorities of the Australian Capital Territory, New South Wales, Northern Territory, Queensland, South Australia, Tasmania, Victoria, and Western Australia
When is a new Workers’ Compensation policy required?
Employers are required to register with WorkCover within 14 days of commencing to employ worker/s unless they are exempted. If employers pay their workers less than $10,900 a year (indexed and adjusted annually), employers are exempted and are therefore not required to register and pay a levy unless a claim is lodged by one of their workers. However, if employers cross this $10,900 threshold, employers must register with WorkCover within 14 days.

An employer registers with WorkCover when they start employing and the registration stays in place until the employer advises WorkCover they no longer need to be registered, are not employing, or have sold the business.

Employer Liability
An employer must pay the first two weeks of incapacity (income maintenance) per worker per calendar year, in addition to any costs for transportation for initial medical treatment.

Employers may not have to pay the first two weeks wages if the claim is reported and the appropriate documentation is provided within two business days. If this is the case, the requirement on the employer is waived.

Thresholds: Costs and duration (time lost)
The first two weeks of incapacity (income maintenance) per worker per calendar year.

How do I apply for coverage?
Employer Registration Forms are available from WorkCover’s website:
http://www.workcover.com>Employer>Employer responsibilities>Registering with WorkCover

What information is required?
The Application for Registration as an employer form requires detailed information about:

- Employer details
- Location details
- Workforce details
- Remuneration details and a declaration authorisation.

What’s the application process?
Forward the completed application form to WorkCover.

Employers must register within 14 days of commencing to employ. Employers must supply, in writing, reasons(s) if they are registering after the 14 day period as a penalty may apply.

WorkCover will assess the application, determine the industry classification for each workplace, and register the employer and workplaces.

Issuing the policy
Once registration is processed, WorkCover will send a confirmation letter and a Confirmation of Registration to the employer that itemizes their industry class and code, the rates and fees that apply, and their total levy rate.

For further information
Contact options
• Visit the WorkCover website:
  http://www.workcover.com
  http://www.workcover.com> Employer

Publications & forms
Levy Information Booklet : http://www.workcover.com>
Documents A-Z> Levy information
Employer registration form: http://www.workcover.com>
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<td>• Telephone WorkCover’s Service Centre on 13 18 55</td>
<td>Injury and Case Management Manual: <a href="http://www.workcover.com%3E">http://www.workcover.com&gt;</a> Documents A-Z&gt; Levy information</td>
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When is a new Workers’ Compensation policy required?
- When a new business policy is required.
- When a business changes insurers.
- When a change of legal entity occurs.
- When a policy lapses.
- When an existing business first commences to employ workers.

Employer Liability
Employers must meet the costs of the first weekly payment for each injury suffered by a worker and the first $200 of other benefits.

This excess can be removed from a policy if the employer obtains a certificate from the WorkCover Tasmania Board and pays any additional premium required by the insurer.

It is possible for an employer to extend the period of excess to the first four (4) weekly payments.

How do I apply for coverage?
Licensed insurers have their own insurance policies and these are available from:
- Licensed Insurers.
- Insurance Brokers.

What information is required?
Licensed insurers produce their own policy documents, the content of which must comply with the Act.

Employers must, within 60 days after applying, provide the licensed insurer with:
- an estimate of the aggregate amount of wages to be paid to workers for the period of the policy;
- and
- a statement showing the trade, occupation and calling of such workers.

What’s the application process?
Forward a completed application form to the licensed insurer of your choice.

Cover is required from the date liability for workers commences.

It may be possible to arrange a cover note by contacting a licensed insurer. The cover note will provide coverage subject to lodgement of a completed policy application and provision of the required supporting information. Note: Not all insurers provide cover notes.

Issuing the policy
The insurer will:
- Calculate the premium for the policy period.
- Mail the policy, premium notice (coverage and premium details) and invoice for payment.
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<td>• Call/email/fax your licensed insurer or insurance broker for information and publications.</td>
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<tr>
<td>• Call the Workplace Standards Tasmania Helpline on 1300 366 322 (inside Tasmania) or (03) 6233 7657 (outside Tasmania) to obtain information &amp; publications.</td>
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<tr>
<td>• Visit the WorkCover Tasmania website <a href="http://www.workcover.tas.gov.au">www.workcover.tas.gov.au</a></td>
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When is a new Workers’ Compensation policy required?
A Workers’ compensation policy is required when a new business is acquired or established that is to operate under different legal entity. If remuneration to Workers exceeds $7,500 a year, or you employ apprentices or trainees irrespective of remuneration paid, a new policy is required from date you meet either of the above conditions. If the new business is to operate under a current legal entity (and policy) it would be included as a new workplace on your current policy.

Employer Liability
When liability has been accepted on a claim, an Employer is responsible for paying for the first 10 days off work and the first $546* (*correct as at 1 July 2007. This amount is indexed annually as at 1 July each year) in medical and like expenses, unless they have taken out the buyout option (10 % of premium for the relevant policy year).

Thresholds: Costs and duration (time lost)
The first 10 working days only include days that the Worker would have worked if they had not been injured. Rostered days off are not included. The first day is the day on which the incapacity commenced.

How do I apply for coverage?
Application for a Workcover Insurance Policy form and Additional Workplace Form are obtainable from WorkCover Agents, their websites, the WorkSafe website, and the WorkSafe Advisory Service.

What information is required?
The application form requires detailed information, including:

- Employer details
- Business details
- Workplace details
- Remuneration details; and
- Consent and declaration authorisation.

What’s the application process?
Forward the completed application forms to the WorkCover Agent of your choice. The form must be lodged within 60 calendar days of the date you are required to have a policy (refer above).

A cover note can be arranged by contacting an agent. The cover note will provide coverage subject to lodgement of an Application for Workcover Insurance Policy form with your selected WorkCover Agent.

The WorkCover Agent will assess the application, determine the industry classification for each workplace, and register the Employer and workplaces.

Issuing the policy
The WorkCover Agent will calculate the premium amount for the policy period (to 30 June) and mail the policy, premium notice (with coverage and premium details) and invoice for payment.

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**Applying to add a Workplace to a WorkCover Insurance Policy:**

- [http://www.worksafe.vic.gov.au> Insurance & premiums> Workplace injury insurance> Key dates & further information> View all insurance & premium> Applying to add a workplace to a workcover insurance policy](http://www.worksafe.vic.gov.au)
When is a new Workers’ Compensation policy required?
- When a new business policy is required.
- When a business changes insurers.
- When a change of legal entity occurs
- When a policy lapses.
- When an existing business first commences to employ Worker/s.

Employer Liability
There is no provision for Employer excess in WA.

If liable, Approved Insurers are responsible for all weekly payments of compensation and reasonable medical costs from the date of injury.

Thresholds: Costs and duration (time lost)
There is no Employer excess in WA. Compensation commences from the day of injury and is paid by the Insurer.

How do I apply for coverage?
Individual approved insurers have their own insurance policies and these are available from:
- Approved Insurers
- Insurance Brokers

What information is required?
Approved insurers produce their own policy documents the content of which must comply with WorkCover WA’s Standard Wording Employer Indemnity Policy.

Employers are required to provide insurers with estimates of wages for the period of the policy.
Any working directors are required to be specifically named on the policy.
As a general rule policies separately indicate contractors to be covered and any family members of the Employer(s).

What’s the application process?
Forward completed application form to approved insurer of your choice. Cover is required from the date liability for Workers commences.

A cover note can be arranged by contacting an approved insurer or broker. The cover note will provide coverage subject to lodgement of a completed policy application and estimate of wages with your selected approved insurer. Note: Not all insurers provide cover notes.

Issuing the policy
The insurer will:
- Calculate premium for the policy period
- Mail policy, premium notice (coverage and premium details) and invoice for payment.
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<td>[<a href="http://www.workcover.wa.gov.au%3E">http://www.workcover.wa.gov.au&gt;</a> Employers&gt; Workers compensation insurance&gt; How do I take out workers compensation insurance?](<a href="http://www.workcover.wa.gov.au%3E">http://www.workcover.wa.gov.au&gt;</a> Employers&gt; Workers compensation insurance&gt; How do I take out workers compensation insurance?)*</td>
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