

Sub-Group 903-13, Professional & Business Offices Industry Sector 9: Optional Coverage

Rate Risk Category

15%

Included	Similar but Classified Elsewhere
<p>✓ Registered charitable organizations that raise money and awareness for their cause through various fundraising efforts.</p>	<p>✗ Coverage for registered charitable or non-profit organizations engaged in a mandatory activity is required and some examples are classified as follows:</p> <ul style="list-style-type: none"> • Operating a shelter with overnight accommodation is found under 702-03, "Specialized Homes". • Social work and counseling services are found under 702-04, "Social Services". • Thrift stores are found under 601-05, "General Retail Sales".
<p>✓ Business consulting (providing professional or expert advice) in the areas of:</p> <ul style="list-style-type: none"> • Marketing • Communications • Personnel/staffing/human Resources • Motivational theories • Public relations and sales • Safety 	<p>✗ Coverage for marketing and advertising companies is mandatory and is found under 505-06, "Advertising & Marketing".</p> <p>✗ Coverage for construction consultants that offer advice (i.e. do not hire or pay trades) is mandatory and is found under 70402, "Inspecting & Testing". Construction consultants that hire or pay trades are found under 401-02, "Building Construction".</p>
<p>✓ Land developers (no contracting)</p>	<p>✗ Coverage for constructing buildings is found under 401-02, "Building Construction".</p>
<p>✓ Property, land or real estate appraisals or valuation services.</p>	<p>✗ Coverage for auctions and appraisals of goods other than property, land or real estate is mandatory and is found under 602-04, "Auctions, Appraisals, Picture Framing & Rental Stores".</p>

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DISCLAIMER: Industry classification descriptions can change from time to time. Please make sure that you are reading the most current description, which can be found at www.wcb.mb.ca.

Included	Similar but Classified Elsewhere
<p>✓ Professional or financial offices whose services are not incidental to, a mandatory industry, including:</p> <ul style="list-style-type: none"> • Law firms • Accounting offices • Real estate offices • Insurance companies/agencies. • Financial institutions (i.e. banks, credit units, money stores, etc) • Investment & financial planning services • Securities brokerage 	<ul style="list-style-type: none"> ✗ Coverage for offices that provide services incidental to mandatory industry(s) is mandatory and would be found in the appropriate industry classification(s). ✗ Medical offices and clinics are found under 924-03, "Medical & Personal Services". ✗ Political offices are found under 715-04, "Unions, Labour Organizations & Political Parties". ✗ Labour organizations are found under 715-04, "Unions, Labour Organizations & Political Parties". ✗ Coverage for "Agencies of the Provincial Government" (see Subsection 76(5) of the Workers Compensation Act), or municipal administrative boards or districts is mandatory and are found under 801-03, "Municipal Boards & Districts".
<ul style="list-style-type: none"> ✓ Employment agencies, including "head hunters" - recruit staff for their clients to hire ✓ Talent or modelling agencies ✓ Private individuals hiring staff (e.g., a bartender, chef or waiting staff) for a private party. 	<ul style="list-style-type: none"> ✗ Supply of clerical help is found under 703-04, "Clerical Labour Supply". ✗ Coverage for private individuals who hire domestic staff for 24 hours or more per week is mandatory and is found under 706-03, "Domestic Services". ✗ Coverage for companies who supply serving staff is mandatory and found under 701-06, "Restaurants & Food Services". ✗ Coverage for private investigating services is optional but is found under 701-07, "Security

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Included	Similar but Classified Elsewhere
	Services".
<p>✓ Business offices whose services are not incidental to, a mandatory industry, including:</p> <ul style="list-style-type: none"> • Professional, trade, community or cultural associations • Arbitration • Pollsters • Clerical and administration (i.e., data entry, fax/mail services, information services, translation services, valuation services, web design/hosting, telephone answering services, • Travel agents • Credit bureaus and collection agencies • Computer services 	<ul style="list-style-type: none"> ✗ Coverage for offices that provide services incidental to mandatory industry(s) is mandatory and would be found in the appropriate industry classification(s). ✗ Call centres are found under 704-09, "Call Centres". ✗ Sales reps and brokers are found under 603-06, "Brokers & Sales Agents".
<p>✓ Consulates and embassies</p>	<ul style="list-style-type: none"> ✗ Political offices are found under 715-04, "Unions, Labour Organizations & Political Parties".
<p>✓ Sports teams or clubs; sports and/or entertainment promotion.</p>	<ul style="list-style-type: none"> ✗ Operation of a recreational sports club (e.g., golf club, country club, tennis club, etc) is found under 901-05, "Recreational Clubs & Rinks".

Relevant Exclusion(s): Schedule A, Regulation 169/2008, WCA

Accounting

1 Provision of accounting and tax preparation services, including accounting, auditing, bookkeeping or income tax services; provision of actuarial services or agricultural financial services; carrying on business as a tax consultant.

Associations

2(1) Operation of a community or cultural association, fraternity or sorority.

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Relevant Exclusion(s): Schedule A, Regulation 169/2008, WCA

2(2) Operation of a professional or trade association, board or committee.

Banking and financial services

4(1) Provision of financial services, including those provided by a financial institution such as a bank, credit union, trust company, credit institution, credit card company or leasing company; carrying on business as a mortgage company, finance or loan company, inventory loan company, pension plan, cheque cashing service company; operation of a currency or foreign exchange.

4(2) Provision of investment and financial planning services, including savings plan services; carrying on business as a bond, investment, mutual fund or stock dealer; carrying on business as a securities broker.

4(3) Provision of credit rating or reporting services; carrying on the business of a credit reporting bureau.

Business consulting

5 Carrying on business as a business consultant, including a communication, motivational, personnel management, public relations or sales and marketing consultant; carrying on the business of selling franchise operations.

Business office

6 Operation of a business office that is incidental to an excluded industry.

Business services

7(1) Provision of business services, including the following: arbitration, mediation and dispute resolution services; data entry and data processing services; desktop publishing services; fax and bulk mailing services; information services; mailing list and database services; paging, calling and signalling services; pollsters and information survey companies; professional writing services; telephone answering services incidental to an excluded industry; translation and interpretation services; valuation services; web design and hosting services.

7(2) Operation of a business centre, Better Business Bureau or tourist information and convention bureau.

Charities

8 Operation of a charitable foundation, institution or organization

Collection agency

9 Provision of collection services; carrying on business as a collection agency

Computer services

10 Provision of computer programming and consulting services, including computer processing services, systems and equipment

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Relevant Exclusion(s): Schedule A, Regulation 169/2008, WCA
<p>Consulates and embassies 11 Operation of a consulate or foreign embassy.</p>
<p>Employment agencies 14 Operation of an employment agency, including an executive search agency or talent and modelling agency. (This category does not include labour supply firms.)</p>
<p>Insurance 18 Operation of an insurance company or a bonding company; carrying on business as an insurance agent, insurance adjuster or private adjuster.</p>
<p>Land Development 19 Carrying on the business of land development.</p>
<p>Legal services 20 Provision of legal services; operation of a law firm; carrying on business as a lawyer, patent or trademark agent; carrying on business as a trustee in bankruptcy; provision of liquidation or receivership services; carrying on business as a notary public; carrying on business as a court reporter.</p>
<p>Motor Association 21 Carrying on business as a motor or automobile association.</p>
<p>Personal services 23 Provision of personal services, including party planning, hypnotism, wake-up service, wedding planning; carrying on business as a personal chef; carrying on the business of a personal service bureau; provision of credit counseling or management services.</p>
<p>Real estate 25 Operation of a real estate agency; carrying on business as a real estate agent or broker.</p>
<p>Recreation 26(6) Operation of a sports association or organization, including a baseball club, football club, hockey club or racing club</p>
<p>Sports and entertainment promotion and instruction 28 Carrying on the business of sports or entertainment promotion; carrying on the business of professional or amateur sports instruction.</p>
<p>Travel agency 33 Carrying on business as a travel agency or ticket booking agent.</p>