

Workers Compensation Coverage Overview FAQ

Workers compensation coverage for employers in mandatory and optional industries ensures your workers are eligible for WCB benefits and protects you from a lawsuit in the event of a workplace injury.

Workers compensation coverage is mandatory for most employers in Manitoba. Mandatory coverage includes specific circumstances where individuals may not be in an obvious employer/worker relationship. For those businesses that are not required by legislation to have workers compensation coverage but who would like to have the advantages of coverage, optional coverage packages are available.

Mandatory Coverage

Workers compensation coverage is mandatory for the majority of Manitoba businesses employing workers. If you are in a mandatory industry, everyone who works for your business is considered a worker and is entitled to workers compensation coverage regardless of:

- the number of hours they work (full time, part time or casual)
- the structure of their pay (salaried, hourly, commission, piece work, and even if they work for room and board)
- the nature of their work in relation to your primary business operation (administrative, sales, manufacturing staff, or executive officers or shareholders who are not directors)
- location (on business premises, traveling in Manitoba and/or traveling outside of Manitoba).

Family Members who work in — and are paid by — the business are required to have coverage as part of your workforce. Note: There is only one exception to this — if you operate a farm, your family members are not covered unless you specify to the WCB that you would like farm family coverage.

Contract Workers in mandatory industries are required to have coverage as a worker (if you hire them and they do not have their own coverage either because they do not qualify or because they did not apply, then they will be considered your worker).

Apprentices and Learners have coverage when they are in the workplace as any other worker would have. When the apprentice is in school, the employer with whom they have the apprenticeship agreement is still considered to be their employer. Learners who go through training or probationary work before they are officially employed are considered your worker during that training.

Domestic Service - any individual, or business, who hires someone for domestic services for more than 24 hours a week must provide workers compensation coverage for them. Domestic service providers include (but are not limited to):

- cleaning persons
- maids
- nannies/au pairs/sitters
- chauffeurs
- butlers
- gardeners
- companions



If you're
hurt at work,
we're
here to help.



Note: if you hire a domestic worker who works more than 24 hours a week and another individual or individuals to provide domestic service who works less than 24 hours a week, you must provide coverage for all of your domestic service workers.

Mandatory Coverage by Exception

In certain circumstances, coverage is provided to individuals automatically despite the fact that they are not "working" for an employer as has been traditionally defined.

Volunteer Firefighters and Ambulance Attendants are considered workers and the municipality they volunteer for is considered the employer. This means that if the volunteer firefighter or ambulance attendant is hurt while on duty, on the way to or from emergency duty, or while taking part in official meetings or training exercises, they have WCB coverage.

Secondary School Students in a Work Experience Program who are on work experience through the following educational institutions have workers compensation coverage:

- Universities of Manitoba, Winnipeg and Brandon
- University College of the North
- College universitaire de Saint-Boniface
- Assiniboine Community College
- Red River College
- High school.

In these instances, the Province of Manitoba is considered their employer, not the employer they are doing the work experience with.

Individuals attending a training institute not identified in the above list may also have coverage while participating in a work experience program; however, this type of coverage is only available if the training institute previously applied for — and was approved for — the coverage. In these cases, both the training institute and the employer with whom the individual is working for the purpose of work experience are responsible for the coverage of this individual.

Green Team Members hired through the Government of Manitoba grant program to work on Green Teams over the summer months are expected to have workers compensation coverage provided for them for the duration of their employment as a Green Team member. This requirement exists whether the employer is in a mandatory industry or not and is a condition of receiving the grant.

Individuals called to duty under the *Wildfires Act* are provided workers compensation coverage for the period of time they are engaged to assist with fire protection services. Under Manitoba's *Wildfires Act*, individuals who are made to help with wildfire protection operations are considered workers of the Government of Manitoba.

Optional Coverage

If you operate a business or an organization that does not require workers compensation coverage, we also have optional coverage packages you can purchase at very competitive rates to enhance the benefits package you provide to your workers (and to yourself).

Optional Worker Coverage provides all of your workers with coverage. If you decide to purchase this insurance, you must cover your entire workforce with the exception of sole proprietors, partners and directors of corporations.

Personal Coverage is available for sole proprietors, partners and/or directors of corporations who would like to be eligible for workers compensation benefits in the event of a work-related injury or illness.

Farm Family Coverage can be purchased for any of the following farming businesses:

- Farm Crop Production
- Stock and Dairy Farming
- Hog and Poultry Farming
- Beekeeping and Hatcheries
- Greenhouses, Nurseries and Market Gardening

If coverage is requested for family members in these circumstances, the business must purchase coverage for all family members who are working in — and are paid by — the business except for the business owner(s).

Business owners must apply separately for Personal Coverage if they wish to be eligible for workers compensation benefits in the event of a work-related injury or illness.

Volunteers who donate their time to non-profit and charitable organizations can have access to the same benefits and services as regular workers even though they are not earning wages for their time. Application by the organization to obtain coverage for their volunteers is not based on payroll as is usually the case. For volunteers, the organization generally pays a premium based on the number of volunteers. However, if your organization tracks the number of volunteer hours we may be able to convert those hours into full time equivalent volunteers.

Note: if the operation of the not-for-profit or charitable organization is operating in a non-mandatory industry and has a paid work force and volunteers, they must first obtain coverage for their regular workers in order to obtain coverage for their volunteers.

For more information on volunteers, please see Policy 35.10.70, Coverage for Volunteers on the WCB website at www.wcb.mb.ca/coverage-for-volunteers.

For more detailed information about the specific types of workers compensation coverage available, please visit the WCB website at www.wcb.mb.ca under Employers.

For further information on all coverage types, contact the Assessment Services Department at (204) 954-4505 or toll-free in Canada and the United States at 1-855-954-4321, ext. 4505 or fax (204) 954-4900 or toll-free in Canada and the United States 1-866-245-0796, or you can write to us at:

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