

WORKSAFEBC'S Personal Optional Protection (POP)

Personal Optional Protection (POP) is optional workplace disability insurance for individuals not automatically covered under the Workers Compensation Act. This includes people who are self-employed, as well as partners, proprietors and proprietor spouses in a non-limited company.

POP will cover your lost salary and medical expenses if you are injured on the job or if you contract a disease as a result of your work.

Your POP coverage may be your only source of income if you are unable to work due to a work-related injury or disease. Be sure you apply for enough POP to cover your gross monthly earnings.

If you are an independent contractor who employs others (performers or other workers), you may be eligible for coverage under POP. Employers (who are not an incorporated company) must register with WorkSafeBC to cover their employees. But, because such registration does not automatically cover them as well, they must take out POP in order to receive coverage for themselves.

Your benefits: If you have a claim, you will receive 90 percent of the amount remaining after standard monthly deductions for provincial and federal income tax, the Canada Pension Plan and Employment Insurance.

If your claim lasts longer than 10 weeks, your deductions will be adjusted to more accurately reflect your individual circumstances.

Purchasing POP policies

Personal Optional Protection policies can be purchased by:

- Partners or proprietors (and proprietors' spouses) in a non-limited company
- Owners of non-incorporated independent firms
- Non-B.C. residents conducting business in B.C., providing they meet the other criteria for POP coverage

Note: If you are an owner or shareholder in an incorporated company and work for that company, you are considered a worker by WorkSafeBC. As such, POP does not apply to you.

To apply: Apply online at

www.worksafebc.com/insurance/registering_for_coverage/personal_optional_protection

A series of interactive questions determines your eligibility for Personal Optional Protection and your classification. It will take between 20 and 30 minutes to complete your request.

Effective date of coverage: Your coverage takes effect on the date WorkSafeBC receives your correctly completed and signed application, or on a future date specified by you. Coverage remains in effect and premiums must continue to be paid whether or not you are working, until you or WorkSafeBC cancels it.