

We've got you covered —

Personal Optional Protection insurance

If you're injured on the job, your Personal Optional Protection insurance provides compensation.

It also covers the costs of health care and rehabilitation services to help you get back to your normal life.

1. Who can apply for Personal Optional Protection?

If you're self-employed, a partner, or a proprietor, i.e., not automatically covered by the *Workers Compensation Act*, you can apply for Personal Optional Protection.

2. How much does it cost?

The amount you pay depends on the business you're in, and the coverage you've purchased. For example, if you're a courier driver supplying your own vehicle in 2019, you'll be charged at a premium rate of 2.61 percent. So, if you select \$2,500 for your monthly coverage, your monthly premium will be \$65.25. Learn more about the rates for the type of work you do at [worksafebc.com](https://www.worksafebc.com).

3. How much coverage should I buy?

Personal Optional Protection is an insurance plan to replace lost wages and cover medical care, so the amount you purchase should reflect your actual earnings. In 2019, you can choose between \$1,900 and \$7,067 of monthly coverage. Please note that the coverage you purchase shouldn't exceed your personal net income before tax, and that you must provide proof of earnings if you apply for more than \$2,500 a month. If you're eligible for disability benefits from the Canada Pension Plan, please read the answer to the next question carefully before selecting your coverage amount.

4. How much will I receive if I'm injured?

Generally, WorkSafeBC pays wage-loss benefits based on 90 percent of net average earnings; that is, the average amount remaining after probable deductions for income taxes, Canada Pension Plan contributions,

and Employment Insurance premiums. The Personal Optional Protection coverage you select is considered personal net income before tax. To determine your net earnings, subtract the amounts equivalent to the probable deduction for income tax, CPP, and EI from the coverage you've purchased. Wage-loss benefits are then based on 90 percent of the amount remaining. Keep in mind that your Personal Optional Protection wage-loss benefits may be reduced if you receive a WorkSafeBC pension or any other form of earnings throughout the duration of your claim. Also, while on a claim, if you hire a substitute worker to do the work you were doing prior to your injury, your Personal Optional Protection wage-loss benefits will not cover payments made to the substitute worker.

Based on your coverage, here's a snapshot of the estimated amount you will receive:

Monthly coverage selected	Approximate monthly wage-loss benefit
\$1,900 (minimum coverage)	\$1,546
\$2,000	\$1,613
\$2,500	\$1,949
\$4,000	\$2,934
\$5,000	\$3,553
\$6,000	\$4,200

If you're injured and have reached the usual retirement age of 65, your wage-loss benefits will be reduced, unless you can provide evidence that you would have continued working beyond that age.

If you've been permanently disabled by a work-related injury or disease, you'll be assessed for disability benefits. A permanent disability award may be reduced by an amount equal to 50 percent of any benefit paid under the Canada Pension Plan. You should take these factors into account when deciding how much coverage you need.

In the case of work-related fatalities, WorkSafeBC contributes to funeral costs and pays survivor benefits directly to dependants. Those benefits may vary, depending on the age and number of dependants, and may also be affected by Canada Pension Plan survivor benefits.

5. If I'm injured, what other services will I receive?

You'll receive the medical care you'll need to recover, including appointments with physicians and specialists if required; lab, x-ray services, and medical supplies; and, prescription drugs. If you need assistance getting back to work, you may also receive vocational assessment and planning, counselling, and skills development and placement assistance.

6. How do I apply for Personal Optional Protection?

The quickest way to apply for coverage is online, at worksafebc.com. Please note that by completing and submitting an application, you are actively applying to purchase WorkSafeBC insurance coverage. Once we receive your application, we require approximately 10 business days to gather information, review your application, and notify you of our decision. If you prefer, you can complete the attached application form along with an Employers Registration application and return it to our employer service centre by mail or fax. To avoid delays in reviewing your application, remember to complete all applicable sections on both forms.

7. When will my coverage come into effect?

If your coverage is accepted, it will come into effect the day we received your application, as long as you have completed all sections legibly and completely. If you want your coverage to begin on a future date, please specify that date in section G of your application.

8. How long will my coverage remain in effect?

Your coverage will be renewed automatically every year in December, and will remain in effect, with premiums payable, until you or WorkSafeBC cancels it.

9. How do I pay my premiums?

You can pay your premiums online, at your bank, at any WorkSafeBC office, or by mail. To avoid the cancellation of your coverage, you must make your payment by the invoice due date, and comply with WorkSafeBC's occupational health and safety regulations.

10. What should I do if I'm injured?

Seek medical attention for your injury. Be sure to tell your doctor your injury is work-related. As soon as you can, report your injury to WorkSafeBC by calling our Teleclaim Centre, toll-free at 1.888.967.5377, Monday to Friday, from 8 a.m. to 6 p.m.

11. If I'm injured at work, can I still pursue legal action?

Registering for coverage may negate your rights to pursue legal action if you're injured at work, or while conducting business on your firm's behalf. Before you register for Personal Optional Protection, you may want to seek advice from your lawyer.

12. What happens if I incorporate my business?

Personal Optional Protection is available only to proprietors and partners of non-limited companies. If you incorporate your business, you're no longer eligible for Personal Optional Protection, and should contact our employer service centre to discuss your coverage.

13. I don't employ any workers now, but may hire some in the future. What should I do at that time?

You should contact our employer service centre immediately to set up worker coverage on your account, as required by law.

14. Is my spouse covered?

The paid spouse of the proprietor is exempted from coverage, and may apply for voluntary coverage. If you would like to apply for this coverage, please complete the Application for Voluntary Spousal Coverage (form 18E7) available online at worksafebc.com.

15. How can I get more information?

Visit our website at worksafebc.com, where you'll find a wealth of information about Personal Optional Protection, the benefits of your coverage, and vocational rehabilitation services for people who suffer an occupational injury or disease. You can also contact our employer service centre at 604.244.6181 or 1.888.922.2768.



Please read the summary of terms and conditions on the reverse of this application carefully. Each partner requesting coverage must submit a separate application.

For WorkSafeBC use only

WorkSafeBC account number

A☐ I have included my completed Employer's Registration form with this application.**B**

Legal name of business (name of proprietorship or partnership)

Business/trade name (if applicable)

Business mailing address

City

Province

Postal code

Business phone number (include area code)

Email address

Have you ever had an account with WorkSafeBC (Workers' Compensation Board of B.C.)?

☐ Yes ☐ No

If yes, what is the account number?

CWhat type of business(es) does your firm primarily operate?
(e.g., restaurant, courier services, house framing)

Business 1

What percentage of revenue does your firm generate from each business?

Business 1

%

Business 2

Business 2

%

D

Applicant's first name

Middle name

Last name

Social insurance number (optional)

Are you the ☐ proprietor or
☐ a partner of the firm?

Date of birth (yyyy-mm-dd)

Daytime phone number (include area code)

Home phone number

Home address

City

Province

Postal code

E

Enter the coverage amount you wish to purchase. The amount you select should reflect your monthly earnings.

Requested monthly coverage: (for 2019, the minimum is \$1,900.00 and the maximum is \$7,067.00).

Benefits may be reduced if you receive a pension or any other form of earnings throughout the duration of your claim.

\$ _____

Enter your initials

F

If you request more than \$2,500.00, you have the following two options:

Option A

Provide your most recent Notice of Assessment and one of the following documents with your application to demonstrate your self-employed net income:

- T2125 Statement of Business Professional Activities or
- T1 General Tax Form

Option B

Have a chartered professional accountant (CPA) complete the area below.

I hereby certify that the applicant's personal net income before tax for the previous year was equal to or exceeded the coverage requested.

Accountant's name (please print)

Designation

Business phone number (include area code)

Accountant's signature

Business address

City

Province

Postal code

G

If you want your coverage to begin on a specific future date, enter that date

Date (yyyy-mm-dd)

If you want to cancel your coverage on a specific date, enter that date

Date (yyyy-mm-dd)

H**Voluntary Spousal Coverage**If you are a proprietor and are applying for coverage for your spouse, please complete the Application for Voluntary Spousal Coverage (form 18E7) available online at worksafebc.com.**I**

Please sign your application. If accepted, your coverage will remain in effect for a minimum of one month or until cancelled by you or WorkSafeBC. You will be notified of the cancellation via correspondence.

I am the applicant or the agent of the applicant. By submitting this application, I confirm that the applicant is not a worker or an employee of another; is a proprietor or partner in an independent business; is seeking personal coverage; is agreeing to assume obligations under the *Workers Compensation Act*; and has read or otherwise fully understands the content, requirements, and declaration of this application. Further, I confirm that the information provided is complete and accurate; and I understand that it is a prosecutable offense to provide false or misleading information or to omit relevant information from this application.

Signature of applicant or authorized representative

Relationship to applicant

Date (yyyy-mm-dd)

For WorkSafeBC use only

Staff signature

Date received (yyyy-mm-dd)

Summary of terms and conditions

1. Once this application is accepted by WorkSafeBC, the terms and conditions form part of a legally binding contract.
2. These terms and conditions incorporate by reference *Assessment Manual* item AP1-2-3 and related practice directives (available online at worksafebc.com) and carry the same force and effect as those documents.
3. WorkSafeBC may periodically revise *Assessment Manual* item AP1-2-3 and related practice directives, including the minimum amount of Personal Optional Protection coverage available. Once published, those revisions are incorporated into the terms and conditions and apply to every continued Personal Optional Protection contract.
4. You may submit an application for Personal Optional Protection online or on the prescribed form by mail or fax. Once submitted, WorkSafeBC will advise you whether or not your application has been accepted.
5. Reasons why coverage will not be granted include:
 - a) The application is incomplete, unsigned, or illegible.
 - b) The terms of the application have been altered.
 - c) You are a registered employer and are not in compliance with your reporting and remitting requirements.If your application is rejected, we will advise you by mail. You may reapply for coverage when the reasons for rejection have been addressed.
6. If your application is accepted, your coverage is effective on the date your application is received by WorkSafeBC, or at a later date specified by you in the application.
7. If you suffer a work-related injury, your benefits can include wage loss, health care, vocational rehabilitation, and permanent disability benefits. Disability benefits may be reduced if you receive a pension from WorkSafeBC or another organization.
8. Subject to the aggregate statutory maximum, WorkSafeBC pays wage-loss benefits based on 90 percent of net average earnings; that is, the amount remaining after probable deductions for income taxes, Canada Pension Plan contributions, and Employment Insurance premiums. For Personal Optional Protection, the amount of coverage purchased is equivalent to net income before taxes and net earnings are determined by subtracting amounts equivalent to probable deductions. Wage-loss benefits are then 90 percent of the amount remaining.
9. In the case of a work-related fatality, WorkSafeBC will pay toward funeral costs. Survivor benefits may vary, depending on the age and number of dependants, and may also be affected by Canada Pension Plan survivor benefits. Survivor benefits are paid directly to dependants.
10. Personal Optional Protection is subject to a **one-month minimum charge per application**. Premiums will be charged for a full month, even if the applicant requests coverage for a shorter period.
11. Your initial premium is due within 20 days of the effective date of your coverage. Subsequent premiums may be billed quarterly or annually.
12. Once this application is accepted, your coverage will remain in effect until cancelled by you or WorkSafeBC. You may cancel your coverage online or by telephone, or by mailing, faxing, or delivering your written request for cancellation to WorkSafeBC. You will be notified of the cancellation via correspondence, mailed to the last address you provided to the Assessment department.
13. WorkSafeBC may terminate coverage immediately and without notice if you (or your firm):
 - a) Fail to advise WorkSafeBC of every material fact affecting your coverage
 - b) Fail to pay your premium or provide required payroll information
 - c) Do not provide information to WorkSafeBC or a WorkSafeBC officer as and when requested
 - d) Do not allow officers of WorkSafeBC to inspect your worksite, premises, or records
 - e) Fail to comply with an order or direction issued by WorkSafeBC under Part 3 of the Act
 - f) Experience a change in eligibility status (i.e., if you are no longer a proprietor)

Freedom of Information and Protection of Privacy Act

Personal information on this application is collected under section 26 of the *Freedom of Information and Protection of Privacy Act* for the purpose of the administration of the *Workers Compensation Act*. For further information, please contact WorkSafeBC's freedom of information coordinator.

Please return your application by mail or fax. You can also apply for Personal Optional Protection online at worksafebc.com.

Mailing Address

PO Box 5350 Stn Terminal
Vancouver BC V6B 5L5
worksafebc.com

Location

6951 Westminster Highway
Richmond BC

Employer Service Centre

Phone 604.244.6181
Toll-free in Canada 1.888.922.2768
Fax number 604.244.6490