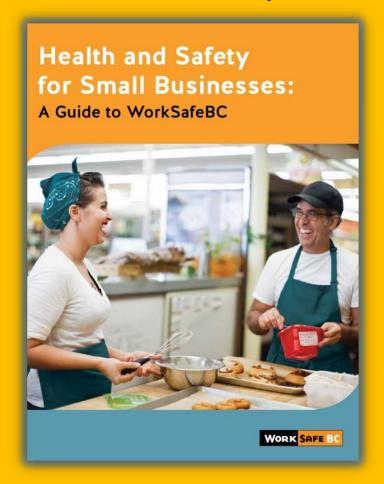
CUPE Guide for Registering for WCB Coverage

for Union Members and Activists Attending Union Functions or Working for Unions in BC

Tom McKenna, National Representative



January 2023

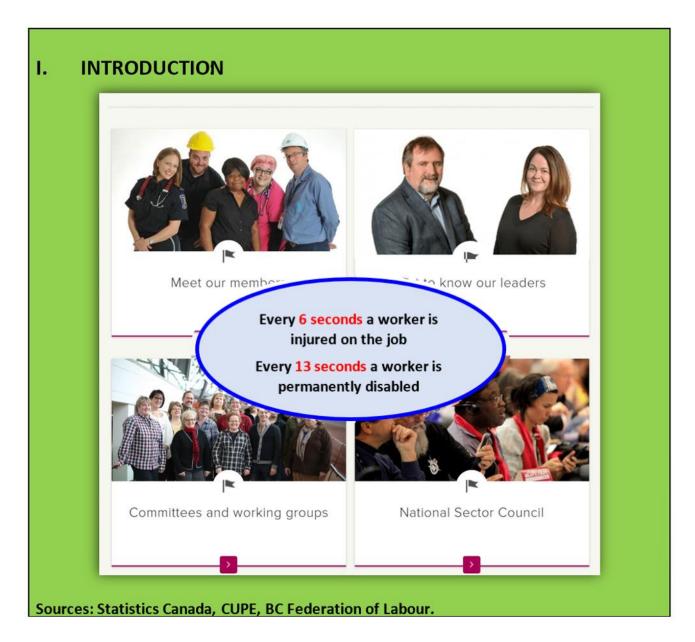
Health and Safety for Small Businesses: A Guide to WorkSafeBC. See

https://www.worksafebc.com/en/resources/health-safety/books-guides/health-and-safety-for-small-businesses-a-guide-to-worksafebc?lang=en

There are two documents. See the summary Bulletin as well.

https://cupe.sharepoint.com/sites/BritishColumbiaRegionalOffice/Health Safety/WCB/Forms and Guides/Guide CUPE Registering WCB Coverage Union Members Activists Attending Union Functions

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CUPE Locals members and elected officials (in addition to workers hired by the Union) may be required to perform Union business or participate in Union activities. The employer may continue the employee ("worker") on paid leave, may continue the worker on paid leave with reimbursement by the Union or may allow an unpaid leave of absence (subject to the Collective Agreement etc.) with the Union paying the salary and benefits of the worker. Unions should register with the WCB in order to provide WorkSafeBC ("WCB") coverage for members, activists and book-offs for positions such as CUPE Local Presidents while attending Union functions e.g. CUPE Local General meetings, Labour Management Meetings, bargaining, conventions (National and Provincial) and education (Local, joint employer/Union, BC Federation of Labour, etc.). Coverage should also include workers such as secretarial support, Business Agents, custodians, contractors, etc.

The following general information is provided to assist in determining if WCB coverage is required and how to obtain WCB coverage as part of an overall Health and Safety Program (which all employers are required to have). Important information in this Guide is <u>underlined</u>. Different WCB adjudicators may render different decisions – each case is fact dependent, even within the same employer.

This information does not address nor apply to strikes, lockouts, etc. For these types of circumstances contact the CUPE BC Regional Office via both the CUPE National Representative for the CUPE Local and the CUPE Local President.

<u>This Guide is for BC legislation, non-federal jurisdiction only.</u> <u>This Guide does not address WCB coverage by the CUPE BC Division or CUPE National</u>. The reference to "worker" is the same as "employees" and "staff" for the purposes of this Guide.

This information is based upon current WCB Rehabilitation Services and Claims Manual ("Policy" or the "RSCM" / "RS&CM"), the *Workers Compensation Act* (the "Act"), WCB Practice Directives, the WCB Assessment Manual, speaking with WCB representatives and the BC Workers' Advisers Office. This Guide is continually updated and was vetted by a number of agencies including the BC Workers' Advisers Office, the BC Federation of Labour, WorkSafeBC, etc. However, WCB law and Policy change frequently and the WCB has given contradictory opinions on a number of issues related to this. Always review the most current law, WCB Policies and WCB Practice Directives. All information is subordinate to WCB law and Policy. This Guide should always be considered a draft working document due to continuous revisions to WCB law and Policy and intermittent updating of the Guide.

There are several Appendices as part of this Guide, as well as numerous Figures and Tables. These should be used in conjunction with the contents of the main sections of the Guide.

1 in 3 workers will have a work-related injury or occupational disease during their working life

1 in 6 workers will file a workers compensation claim

After 6 months absence from work, injured workers have a less than 50% chance of returning to their preinjury job

Sources: Statistics Canada, DMEC, WorkSafeBC, BC Federation of Labour.

II. OVERVIEW:

Registering for WorkSafeBC insurance coverage



II.I. KEY CONSIDERATIONS AND WCB POLICY:

When Union members are on employer paid Union business, they are normally covered by the WCB, as governed by the Workers Compensation Act. The WCB has stated that even if a Union is not registered with the WCB, members may still be entitled to WCB benefits. However, the WCB may then seek the costs of the claim from the Union.

The key language for determining if a Union (Local) is the employer is from WorkSafeBC Assessment Policy AP1-1-5(b) (current as of January 2023):

"Union delegates attending conferences, seminars, conventions or similar events are considered workers of the union if they receive a recorded payment for attending such functions, whether it be in the form of a wage or a per diem allowance."

Where the relevant Collective Agreement does not have language such as "the employer is responsible for any workplace injuries while a worker is on union leave" the non-Union employer e.g. the municipality for example, might not be deemed the Employer by WorkSafeBC – the Union (Local) would be deemed the employer for claims purposes. Contact the CUPE National Representative for further information.

See BC WCAT appeal decision WCAT-2011-00636, paragraphs 37, 40 and 42.

II.II. WCB POLICY CONSIDERATIONS GENERALLY:

1. Classification units and industry groups

When you register for WorkSafeBC insurance, you are assigned to a classification unit based on the products you produce, the services you provide and the processes, technology or materials you use. Some classification units aren't big enough so they combine them with classification units of similar types of industries to form an industry group. There are about 230 industry groups. The WCB determines the historical cost rate for each industry group by looking at the ratio of their claims costs to their payroll.

2. Industry groups are combined into rate groups

Next, the WCB combines industry groups into rate groups. Some industry groups are large enough to form their own rate groups, but those that are not large enough are combined with other industry groups that have a similar claim cost profile. There are about 50 rate groups.

3. Base premium rates are calculated for each rate group

Finally, the WCB calculates the appropriate base premium rate for each rate group. First, they calculate the total cost of claims for each rate group, then they divide that by the rate group's assessable payroll to determine the cost rate. The base premium rate is applied to each classification unit in the rate group. Employers in each rate group pay the costs of injuries, diseases and prevention activities for the group. As costs change, so do rates. Each year, some rates go up, some go down and some stay the same.

There are many sample scenarios for potential WCB registration for coverage:

- Members who are on leave to conduct Union business may continue to be covered under the regular employer's WCB registration if the employer continues to direct pay the worker's salary.
- Where the Union subsequently reimburses the employer for such costs, there has been a mixed practice of the Union (Local) being deemed the employer by the WCB. Recent cases have determined the Union (Local) was the employer. Each case is fact dependent and WCB determinations / decisions vary considerably.
- If the regular employer does not continue the worker's salary and the Union pays the member's (worker's) salary directly, coverage will often be under the Union's WCB registration (payment of remuneration such as token payments, daily allowances or reimbursement of expenses, is often not considered to be a payment of "salary").
- When the member is not paid salary or other payments by either the regular employer or the Union, the worker may be considered a "volunteer" and may not be covered in the event of an injury. Each case varies.

The registration process takes 20 to 30 minutes online with the WCB after the requisite payroll records are gathered. See the Section "Apply for Coverage" at https://www.worksafebc.com/en/insurance/apply-for-coverage. The general steps include:

- Gather payroll records for the previous five years; and
- Gather the other background information such as name of employer (CUPE Local), address, telephone number, email address, incorporation number (if applicable), business number from the Canada Revenue Agency, the name and number from the WCB account (if applicable or if the CUPE Local already has one), the names of people or businesses the CUPE Local provides services to, any major equipment model / year / make, the start date of operations, etc.; and
- Register via telephone, online or by mail. See:
 - https://online.worksafebc.com/anonymous/InternetRegistration/default.aspx?_ga
 =2.78216084.1
 - https://online.worksafebc.com/anonymous/InternetRegistration/default.aspx?_ga =2.78216084.163175227.1573260044-1692861506.1557254464 to log into the WCB site if you already have an account or need to create one; and
- The WCB will review the application for registration and if the CUPE Local is deemed to be eligible, the WCB will then determine the premium for coverage and the date coverage comes into effect.
- The WCB will send a letter by mail confirming the CUPE Local's account number,
 Classification Unit and effective date of coverage.

Always make sure to obtain Clearance Letters from contractors and subcontractors before any services are received in order to confirm that they have registered with the WCB, are paying their premiums and are in good standing with the WCB.

In order to be absolved of any potential liability related to the contractor or subcontractor you must have a Clearance Letter from the WCB addressed to the Union / Local confirming that the contractor or subcontractor was "active and in good standing" for the entire period of the CUPE Local's contract with the contractor or subcontractor.



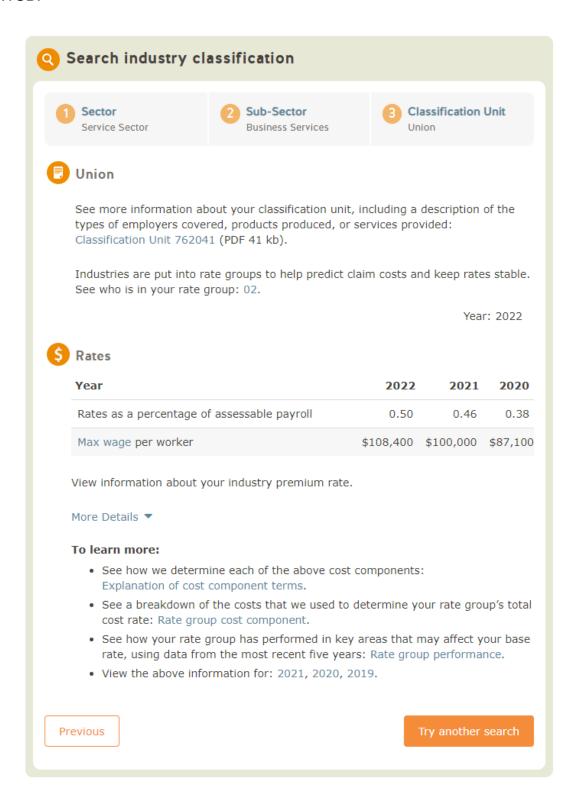
WORKERS,
regardless of age,
have 5 to 7 times
the risk of injury
in the first month
on the job.

IMPORTANT SOURCES OF INFORMATION TO REVIEW: III. Occupational Health & Claims & Rehabilitation Safety (OHS) Workers Compensation Act – Workers Compensation Act - Part 1 Compensation Policies Occupational Health & Safety · Table of Effective Dates & Application of Published Compensation Policy Regulation (OHSR) Practice Directives OHS Policies WorkSafeBC Standards More > More > Insurance Premiums Workers Compensation Policy & Regulation Decisions Workers Compensation Act – Workers Compensation Act · Board of Directors' (BOD) Decisions by Year Part 1 Schedule B to the Workers Assessment Policy Compensation Act · Panel of Administrators' (POA) Decisions by Year Classification and Rates Amendments to the Act Retired Workers Compensation Practice Directives Workers Compensation Act Reporter Decisions No. 1-423 Regulations in Volumes 1 - 6 More > More > More > Learn About WorkSafeBC Law & Policy Archives Public Hearings & Consultations Law & Policy Current Public Hearings & How law (Act & Regulations) & Historical Reports Consultations policies are made · Act, Regulation & Policy Closed Public Hearings & Sign up for regulation & policy Archives Consultations updates Practice Archives Policy & Practice Consultative Insight e-Newsletter · Workers' Compensation Committee Regulation, Policy & Practice Reporter Decisions Policy & Regulation Workplans Contacts More > More > More >

WorkSafeBC Law and Policy. See https://www.worksafebc.com/en/law-policy

The key documents for registering as employers are summarized below:

 Unions are covered as employers under Classification unit 762041: Union. See the following Figure. It shows the 2022 classification unit description for Unions at the WCB.



- The RS&CM and the Assessment Manual contains WCB Policy with respect to the
 definitions of worker, employer, incidents and accidents and coverage. Chapter 2 of the
 RS&CM states that the WCB considers that a contract to provide labour, in an industry
 covered by the Workers Compensation Act, may create one of three types of
 relationships: workers, independent firms or labour contractors. See
 https://www.worksafebc.com/en/law-policy.
- WCB Policy items AP1-1-1 to AP1-1-5 of the Assessment Policy Manual ("APM") provide definitions for these three categories workers, independent firms or labour contractors; as well as their respective registration requirements. Section 3.1 (5) Independent Firms below is the applicable section for Unions. Independent Firms include incorporated companies, as well as proprietorships and partnerships. APM Policy item AP1-1-3 states, in part, that independent firms include (5) Society, cooperative, trade union or similar entity. See https://www.worksafebc.com/en/resources/law-policy/assessment-manual/assessment-manual.





IV. PROCESS FOR OBTAINING COVERAGE: WORK SAFE BC Forms & Resources Law & Policy About Us Contact Us Log in / Create an account Health & Safety Insurance Claims I Am a... Q Home > Insurance > Apply for coverage Apply for coverage Not everyone is eligible for registration with WorkSafeBC. To determine if you meet the eligibility requirements to register with WorkSafeBC, you must submit an application. This page will help you make sure you have the information you need before you get started. The application process Cost of coverage Apply online, by mail, or by fax Need more information? See https://www.worksafebc.com/en/insurance/apply-for-coverage

There are two primary forms of coverage – the standard registration for Independent Firms, as per 3.2 above and Personal Optional Protection, which is not normally used as per the WCB and is not addressed here. The Registration Form R17/12 describes the process. Remember, it is against the law to deduct premiums from workers, either directly or indirectly.

OneStop Business Registry

The OneStop Business Registry is a service that allows you to register with several public agencies in one step, using your business number from the Canada Revenue Agency. This service includes the following:

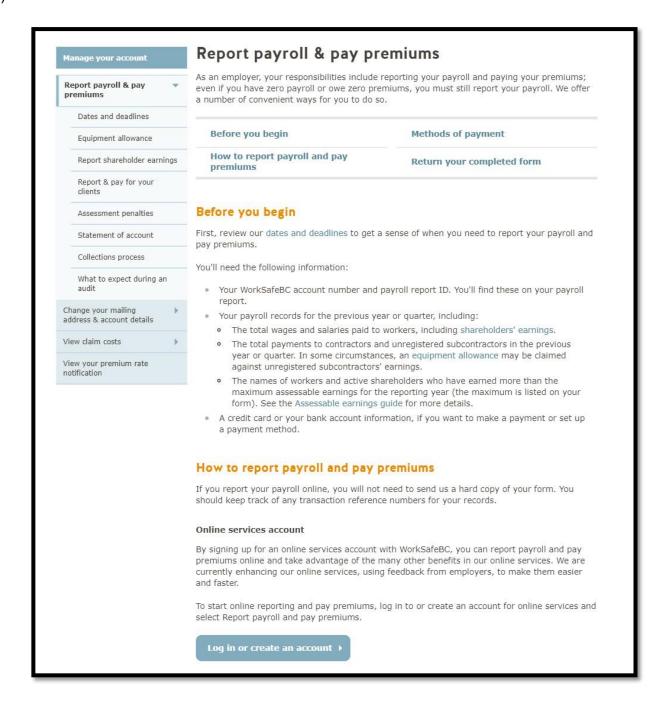
- WorkSafeBC registration number
- Canada Revenue Agency goods and services tax (GST), payroll deductions, import-export accounts
- Ministry of Finance provincial sales tax and hotel room tax
- BC Registries and Online Services registration for a sole proprietorship or general partnership
- Participating municipalities municipal business licences

Visit onestop.gov.bc.ca to register your business.

As stated previously, the general process to obtain WCB coverage is as follows (see the Section "Apply for Coverage" at https://www.worksafebc.com/en/insurance/apply-for-coverage):

- Gather payroll records for the previous five years; and
- Gather the other background information such as name of employer (Local), address, telephone number, email address, incorporation number (if applicable), business number from the Canada Revenue Agency, the name and number from the WCB account (if applicable or if the CUPE Local already has one), the names of people or businesses the CUPE Local provides services to, any major equipment model / year / make, the start date of operations, etc.; and
- Register via telephone, online or by mail. See
 - https://online.worksafebc.com/anonymous/InternetRegistration/default.aspx?_ga
 =2.78216084.1
 - https://online.worksafebc.com/anonymous/InternetRegistration/default.aspx?_ga =2.78216084.163175227.1573260044-1692861506.1557254464 (the online format is the standard process); and
- The WCB will review the application for registration; and
- If the CUPE Local is deemed to be eligible, the WCB will then determine if the CUPE Local is an independent firm or meets the labour contractor criteria, the CUPE Local's Classification Unit, the premium for coverage and the date coverage comes into effect; and
- The WCB will send a letter by mail confirming the CUPE Local's account number, Classification Unit and effective date of coverage; and
- Annual reporting frequency to the WCB is the default if premiums are less than \$1,500 per year (this changes regularly and is included for illustration purposes only). If it is more than \$1,500, quarterly reporting requirements exist (these numbers are subject to change); and
- The WCB will then send the Employer Payroll Report via mail (or the CUPE Local can check the online portal at the WCB), which has to be filled in and submitted on the stated due date. This often occurs in March (the dates may be variable); and
- Payment can be made via the WCB portal, via the Fast File and Pay option, in person, at the WCB, by mail or at a financial institution. See the following Figure "Report Payroll and Pay Premiums" at https://www.worksafebc.com/en/insurance/manage-account/report-payroll-pay-premiums.

The following Figures illustrate the reporting process used by the WCB (links follow in Section VIII):



Fast File & Pay

If you don't have an online account, you can still use our Fast File & Pay application to report your payroll and pay your premiums online. This application may be an option for you if you don't want to sign up for an online services account to access our full range of online services, which have recently been enhanced and improved.

Before using this application, please be aware that:

- If you intend to report payroll, you will need to have your annual payroll report or quarterly remittance form on hand.
- · Payroll reports are only accepted for the current reporting period.
- · You cannot use this application to amend a payroll report you have already submitted.
- Payment is accepted by credit card using your Visa, MasterCard, or American Express. If you intend to make a payment, make sure you have your credit card information ready.

Access Fast File & Pav

Methods of payment

You can make your payments in the following ways:

Online	Log in to your online services account and pay by credit card or direct debit. Please note that credit card payments are limited to \$10,000 or less.
Fast File and Pay	Online credit card payment limited to \$10,000 or less.
At your financial institution	Please allow five days for processing. Also, please note that some financial institutions require you to have a bank account at their branch in order for you to make a payment.
At your nearest WorkSafeBC office	Visit the office location closest to you to pay. All offices accept payment by cheque and money order. Our Richmond office also accepts payment by debit card, credit card and cash. Credit card and cash payments are limited to \$10,000 or less.
By mail	Please send your payment stub and write your account number on the front of your cheque. The cheque is payable to: WorkSafeBC Assessment Receivables, PO Box 9600 Stn Terminal, Vancouver BC V6B 5J5. Please allow for mailing time and five days for processing

Return your completed form

Even if you have nil payroll, you must complete and return your entire remittance form to WorkSafeBC by the due date printed on the top right-hand corner of your form.

If you pay by mail, return the entire form, including the payment stub, in the envelope provided with your form. If you pay at your bank, be sure to send the top portion of the form in the envelope or fax it to us at 604.244.6490 by the due date.

The following four Figures (one document) from the Form R17/12 from the WCB describe the process in detail:

WorkSafeBC insurance — Protecting employers and workers

Registration

If you hire workers, you're required by law to register with WorkSafeBC. This includes incorporated companies that employ only their shareholders, and individuals who hire family members to work. If you're a B.C. resident, and you hire contractors or workers to build or renovate your home, to provide casual ongoing services such as gardening or home repairs, or to provide in-home services, you may also be required to register. You can find registration requirements online at worksafebc.com.

Completing this application

Please read the instructions carefully before completing this application. To avoid processing delays, be sure to complete it in full and to sign it before submitting it to WorkSafeBC. Return the completed application by mail or fax. You can also complete the application online at worksafebc.com. Once we've received the application, we'll review it to determine whether your firm qualifies for registration. You'll then receive a letter confirming our decision.

For more information

Please contact our employer service centre, 8:30 a.m. to 4:30 p.m., Monday through Friday.

Mailing address ... PO Box 5350 Stn Terminal

Vancouver BC V6B 5L5

Head office......6951 Westminster Highway

Richmond BC V7C 1C6

Regional offices ... Check the listings at worksafebc.com.

Website.....works

worksafebc.com. For more information about registration requirements, click on the Insurance tab.

How to complete your application

Section 1 — Firm/resident information

Legal name of the firm/applicant

Enter the legal name of your firm (e.g., the name under which the corporation is incorporated or registered with

the Canada Revenue Agency (CRA)). If your firm is a proprietorship or partnership, enter the full legal name(s) of the proprietor or partners.

CRA Business Number

Enter the first nine digits of your firm's CRA program account number (if applicable). If your firm does not have a business number, you can apply for one from B.C.'s OneStop online service at bebusinessregistry.ca.

Type of firm

The majority of firms are partnerships, proprietorships, or limited companies. If your firm is applying for registration as a First Nations Band, cooperative, municipality, society, union, government agency, church, or district, select "other."

Note: Most B.C. workers are automatically covered for workers' compensation. However, proprietors and their spouses, as well as partners in a partnership, are not considered workers unless they have been granted optional coverage. If you're a proprietor or partner and you would like to be covered for workers' compensation, you must apply for Personal Optional Protection. Proprietors may also apply for coverage for their spouses. You'll find the application form online at worksafebc.com.

Section 2 — Contact information

Enter your firm's contact details, including your business address, telephone and fax numbers, and email address.

Section 3 — Worker and payroll details

Worker information

Enter the number of workers in your firm, as well as the date your first worker was hired. A worker is anyone you employ on a full-time, part-time, casual, or temporary basis, including:

- Anyone who is paid on an hourly, salaried, piecework, or profit-sharing basis
- The child of a proprietor or partner who's paid by your firm, regardless of the child's age
- A partner's spouse who works for the partnership and is paid for his or her services
- A spouse, child, or other family member of a principal or shareholder of your firm for whom earnings are reported for income tax purposes

Workers include those in administration and management, clerical staff, labourers, labour contractors who are not registered with WorkSafeBC, and active shareholders.



If you're registering to cover someone who works in or around your home — such as a babysitter, gardener, or labourer for home repairs — complete this section as well.

Estimate of annual payroll

Payroll includes any means by which workers, family members, shareholders, office staff, casual labour, and administrative personnel are paid. When estimating payroll, be sure to include all wages, salaries, commissions, holiday pay, bonuses, and any other means by which a worker is paid. If your firm hires subcontractors who do not have their own WorkSafeBC coverage, also include the amounts paid to them.

Section 4 — Business operations

(Go directly to section 7 if you're a resident who is hiring workers in or around your home.)

Description

Describe your firm's business operations, including the nature of the goods and/or services provided to customers. For example:

- A convenience store selling miscellaneous groceries to the general public
- · An owner-operator providing dump truck services
- A software company that provides consulting services
- · A drywall company that works on commercial projects

Major revenue-producing equipment

Revenue-producing equipment includes the major items your firm supplies to complete a contract. Examples include skidders, loaders, backhoes, mobile welding trucks, dump trucks, cars used in the courier industry, and trucks used in the trucking industry. Hand tools and personal crew transportation equipment — cars, pickups, and crummies, for example — do not fall within this definition.

Major materials

These are the primary materials that your firm supplies to complete a contract at a fixed price. Examples include the paint for a painting contract, drywall for a drywall contract, or lumber or concrete for a construction contract. Supplementary materials — like nails and drywall tape — do not fall within this definition.

Section 5 — Previous registration/ affiliated firms

If your firm, a partner, or a shareholder has previously had an account with WorkSafeBC, select "yes," and complete this section.

For WorkSafeBC purposes, firms are affiliated when:

- One firm controls another firm, directly or indirectly, through one or more intermediaries or other means, or
- Both firms are controlled by the same person or group of people, or
- The firms are controlled by family members immediate, extended, or equivalent

Affiliated firms are common. For example, the shareholder of a limited company also operates a proprietorship; in this case, although the firms may not be working together, the firms are

affiliated due to common control. If your firm is affiliated to other firms, list the firms, along with their contact details and, if applicable, their WorkSafeBC account numbers.

Section 6 - Trucking, taxis, or couriers

If your firm operates in the trucking, taxi, or courier industry, describe your firm's business operations and services. Also supply information about the vehicles used by your firm and if you own or lease them. If your firm works in the trucking, courier, bus line, moving, or sightseeing industry and drives into other provinces, it may be able to pay its insurance premiums in one province only. For more information, visit worksafebc.com and select "Application for alternative assessment procedure for interjurisdictional trucking and transport."

Section 7 — Residents who hire workers for home services

If you're hiring workers to provide services in or around your home, please complete this section.

Section 8 — Contractors and subcontractors

If your firm is a contractor or subcontractor, please complete this section.

Section 9 — Corporations and partnerships

Enter the contact details and social insurance numbers of partners or shareholders.

Note: Most B.C. workers are automatically covered for workers' compensation. However, proprietors and their spouses, as well as partners in a partnership, are not considered workers unless they have been granted optional coverage. If you're a proprietor or partner and you would like to be covered for workers' compensation, you must apply for Personal Optional Protection. Proprietors may also apply for coverage for their spouses. You'll find the application forms online at worksafebc.com.

Section 10 - Certification

This application must be signed by an authorized representative of the firm that is applying for registration. Be sure to include a telephone number, in case we need to contact that person for more information.

Firms that need assistance in meeting their requirements under the Occupational Health and Safety Regulation may wish to contact their industry association. Contact details for industry associations can be found at worksafebc.com

Important protection for you and your workers

Your insurance with WorkSafeBC provides protection for your workers if they are injured on the job, and covers the cost of health care and rehabilitation services to help them get back to a normal life. Visit us at worksafebc.com for resources to help keep your workplace safe and healthy.

Legal name of firm/resident	n		Canada Revenu	e Agency Bu	siness Number
			(first nine-digits on)	y)	
Trade name (if different from legal name)			Business websit	e	
Select appropriate type of firm Partnership Corporatio Proprietorship Other Individual employing worker(s) for domestic or in-home care services for home maintenance/repairs	nly ce number or date of bi	rth If you operate a number and dat Incorporation n	you operate a corporation, enter incorporation umber and date incorporation number incorporation date		
2. Firm contact information					
Mailing address Business mailing address		City		Province	Postal code
Business phone number (include area cod	e)	Home phone nur	nber (include area code)	1	1
Fax number (include area code) Em	ail address				
Physical address or operating loca Street address	tion of business (if different fro	om above)		Province	Postal code
A. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.		.7376.)		10.00	100000000000000000000000000000000000000
3. Worker and payroll detail	(Important: Please	soo instructions b	oforo completing)	-	16
Do you employ workers? Numb	2 5			of first work	cer (yyyy-mm-dd)
Yes No	in or from the secondary share the	Yes 🗆			- 4777
Number of shareholders (if applicat	sle)	Estimate of annu	al payroll for all workers		
		\$ \$	e the earnings of shareholders	who are active	in your firm)
4. Business operations (If y	ou are a resident hiring y	workers in or around	d vour home please	an directly	v to section 7)
Describe your firm's business operation		WOLKELS III OF GLOGIN			IS (yyyy-mm-dd)
List the major as a series and size a series					
List the major revenue-producing equ	pment that your firm supplies	(please include the year, ma	ike, model, and serial number)		
List the major materials that your firm	supplies				
	SOLET ENGLIST.				
5. Previous registration/aff	iliated firms (Please o	omplete sections a	b. and c.)		
	d with WorkSafeBC	Yes Has a principal o	Has a principal of your firm ever been the principal of another firm registered with WorkSafeBC?		
(a) Has your firm ever been registere (Workers' Compensation Board of	products to an affiliated firm	?	□ No		
		CO. Bernard Co. Co.			
(Workers' Compensation Board of	above questions, list the of	1190300		ip. under cor	nmon control,
(Workers' Compensation Board of (b) Does your firm provide services of	r previously registered with V	VorkSafeBC (e.g., firms	with common ownersh		
(Workers' Compensation Board of (b) Does your firm provide services or If you answered yes to any of the (c) List all affiliated firms currently o	r previously registered with V	VorkSafeBC (e.g., firms	Name(s) of princip	500000	
(Workers' Compensation Board of (b) Does your firm provide services or If you answered yes to any of the (c) List all affiliated firms currently o or controlled by family members.)	r previously registered with V	The second of th		500000	

Legal name of firm/resident (p	lease enter the same name	that you listed at the to	p of page 1)				
6. For trucking, taxi, a				L			
What type of trucking or courier service do you provide? (e.g., gravel, log hauling, delivery service)			If trucking, do you drive into other provinces?	Yes	□ No		
Year and make of your busines	ss vehicle registered i	n your name/your f	irm's name	Gross vehicle weight rating (G	/WR)		
Do you own or lease your vehi	cle? If leasing, plea	se enter the name	of the firm lea	asing the vehicle to you			
7. For residents who h	ire workers for	services in o	r around t	heir homes			
What type of service will you be receiving in your home?			dividual work for you for less than eight hours a week? Yes				
Nanny or other caregiver Domestic worker, such as a		or more? (Calcula exceeds 24 — for	ate the total n r example, yo	number of person-hours. If the to u've hired three workers who wi	otal II each	☐ Yes	□ No
☐ Construction or repair worl ☐ Gardener or landscaper	ker(s) or contractor			tal of 27 person-hours — select ldren before or after school for	yes.)	res	I INC
Other (please specify)		15 or fewer hour	s a week?			Yes	□ No
		Is this individual	with an agen	cy that is registered with WorkS	afeBC?	Yes	□ No
8. For contractors/sub							
If you are self-employed (c a subcontractor or are self-				e, or will be, hiring on a contr e, or will be, working for.	act basis.	If you are	à
Name of firm or individual	**************************************		I am hir	ing this firm/individual ing hired by this firm/individual	Phone number (incl. area co		irea code)
Street address			City		Province	Postal co	de
2. Name of firm or individual				m hiring this firm/individual m being hired by this firm/individual		Phone number (incl. area code)	
Street address			City		Province Postal code		de
Enter the contact details of 1. First name of shareholder of			Last n		Phone nui	mber (incl. a	irea code)
Street address			City		Province	Postal co	de
Social insurance number			Date o	f birth (yyyy-mm-dd)			
First name of shareholder of the shareholder o	or partner Middle na	me	Last n	ame	Phone nui	mber (incl. a	area code)
Street address			City		Province	Postal co	da
Street address			City		Province	Postal Co	ue
Social insurance number			Date o	f birth (yyyy-mm-dd)			
10. Certification							
coverage; I have read, or have information provided in this ap if I make any false statement, obligated to establish health a	had read to me, and oplication is true, com provide any false or in nd safety policies and lected for the purpos	I fully understand, plete, and accurate misleading informat programs in accor es of administering	the content, ; and that I m ion, or omit to dance with the and enforcing	make this application on behalf of requirements, and declaration of any be committing an offence and oprovide any relevant information e Occupational Health and Safet of the Workers Compensation Act	f this applic d may be li on. I unders y Regulatio	ation; that able to pro stand the f n.	the secution irm is
Name (please print)		Title or rela	m	Phone number (incl. area code)			
Signature					Date (уууу	-mm-dd)	
WorkSafeRC use only							
WorkSafeBC use only Date (yyyy-mm-dd)	Time		WorkSafeBi	C representative			

٧. ISSUES, PROBLEMS AND CONSIDERATIONS FOR WCB CLAIMS: WORK SAFE BC Log in / Create an account Forms & Resources Law & Policy About Us Contact Us Q Health & Safety Insurance Claims I Am a... Search worksafebc.com Home > Insurance > Need coverage? > Who does and doesn't need coverage? Who does and doesn't need coverage? All employers are legally required to have WorkSafeBC coverage unless the employer is exempt. An employer is a person or firm that hires workers or unregistered subcontractors and an need coverage? employer can be a self-employed proprietor, partnership, corporation, society, or any other type of legal entity. I hire & pay workers Whether or not you need coverage depends on the type of business you choose to operate and Owners of incorporated whether or not you hire and pay workers. Learn more about who does and doesn't need companies coverage, as well as how coverage benefits both employers and workers, by browsing the pages Contractors and in this section. subcontractors

There have been issues on a variety of topics in the past. These include (See https://www.worksafebc.com/en/insurance/need-coverage/who-needs-coverage#:~:text=All%20employers%20are%20legally%20required,other%20type%20of%20legal%20entity):

- Use of contractors.
- Workers versus members being booked off by the Union for Union activities such as education and conferences.
- Hours of work (what the WCB looks at during the claim process after an injury or incident).
- Use of motor vehicles going to or from Union functions.
- Deviations from employment (Union functions).
- Injuries during social events.
- Injuries while walking to or from Union events.
- Confusion over the true employer determination where Union's reimburse employers.

V.I. CONTRACTORS:

Unions sometimes use contractors to perform work such as repairs, plumbing, electrical, horticulture, gardening and other types of work. The question is when the contractor or subcontractor becomes a worker of the CUPE Local. See

https://www.worksafebc.com/en/insurance/need-coverage/who-needs-coverage/contractorssubcontractors. The following is for illustration purposes only as the web information changes often and is fact dependent:

"When contractors are considered your workers

Contractors would be your workers if they do not operate as an independent business and are either not eligible for WorkSafeBC coverage or decline to purchase WorkSafeBC's optional coverage.

Below are examples of situations where a contractor would likely be your worker:

- The contractor supplies only labour
- The contractor supplies labour and minor materials such as nails, drywall tape, or putty
- The contractor supplies labour and a piece of major equipment but is not registered with WorkSafeBC

When contractors are not considered your workers

Contractors would not be your workers if they operate as an independent business.

Below are examples of when a contractor would be operating as an independent business:

- The contractor has multiple contracts with different clients
- The contractor advertises and provides services to the public (more than one client)
- The contractor provides multiple pieces of major equipment

You may even need coverage if you are a prime contractor and you subcontract all work to independent firms or to other contractors with their own coverage. Please contact our Employer Service Centre so we can discuss your specific situation.

Confirming if your contractor is registered and paying premiums

If you hire a registered contractor who is not making required payments to WorkSafeBC, you could be liable for insurance premiums relating to the work or service they provide to you. To protect your business from additional insurance premiums, always get a clearance letter before and after you receive services from a contractor to confirm whether a business, contractor, or subcontractor is registered with us and paying premiums..."

As stated above, always make sure to obtain Clearance Letters from contractors and subcontractors before any services are received in order to confirm that they have registered with the WCB, are paying their premiums and are in good standing with the WCB. In order to be absolved of any potential liability related to the contractor or subcontractor you must have a Clearance Letter from the WCB addressed to the Union / Local confirming that the contractor or subcontractor was "active and in good standing" for the entire period of the CUPE Local's contract with the contractor or subcontractor.

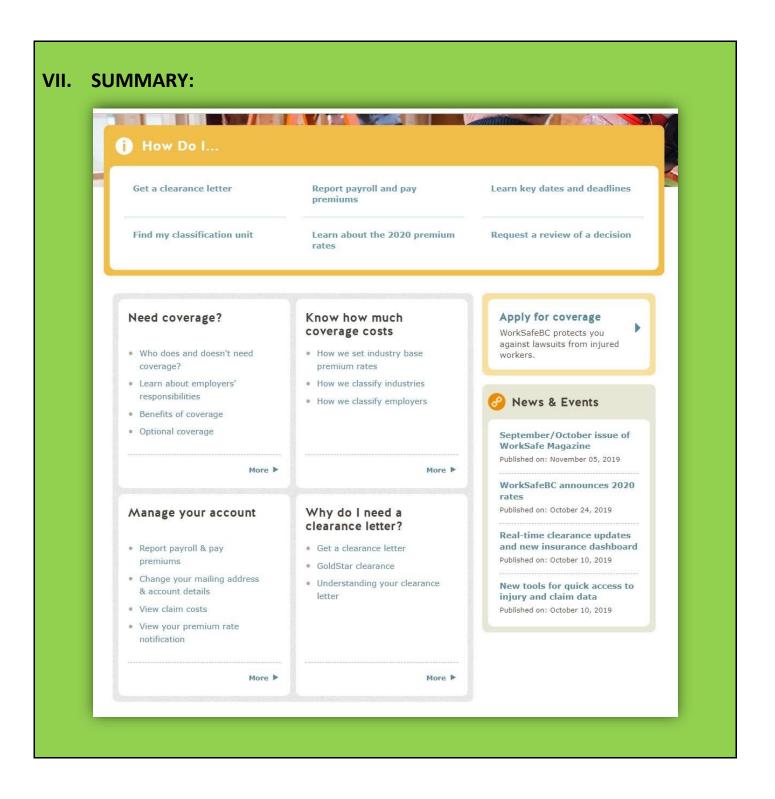
VI.I. WORKERS VERSUS MEMBERS:

A common question is if CUPE Local members are booked off for an education session e.g. Introduction to Stewarding / Shop Stewards, are they workers (the term workers as opposed to employees is usually used by the WCB). The answer is that they are usually considered workers, subject to Appendices A and B below for the various circumstances and types of activities and payments that may trigger the need for a CUPE Local to register with the WCB.

VI.II. HOURS OF WORK FOR CLAIM PURPOSES:

- Where a member is performing Union activities outside of normal working hours (their normal shift) or on scheduled days of rest, they might be considered volunteers and not be covered by the WCB. The WCB has given a number of contradictory opinions on this subject however. WCB Policy 14.00 lists some of the key factors which should be referred to and relied upon in these types of WCB claims. These include (not an exhaustive list and subject to change without notice):
 - Whether the work was performed during regular working hours (recognizing that the term "regular" has been interpreted in a number of different and conflicting ways).
 - Whether the worker was directed by the employer to perform the work and by whom.
 - Whether the injury occurred on the employer's premises and during work time.
 - The WCB has advised that claims for injuries etc. at conventions, training, etc. are generally limited to normal working hours. There are certain exceptions that are dealt with on a case-by-case basis, such as when a member normally works a night shift but has to conduct Union business during the day, or if meals are being provided (and a claim / injury occurs during that time). Again, as with most WCB issues, each circumstance is dealt with on a case-by-case basis.
 - The WCB Policy (and the WCB Assessment Manual) state that Union members
 who are delegates to attend conferences, conventions and similar events are
 considered workers of the Union if they receive a recorded payment for attending
 – which is normally in the form of wages.

- Whether a worker was being paid for the work being done (recognizing the term "paid" has been interpreted in different ways). The issue is the definition of "payment" (e.g. wages or salary) which has not been consistently interpreted and applied. The WCB has stated they prefer wages versus payment in the form of a per diem / allowance. See Policy AP1-1-4 of the Assessment Manual. Where a per diem /allowance is given, it must be more than a token amount, although the WCB has not provided specific guidelines as to actual amounts.
- Reimbursement of expenses does not satisfy WCB requirements, nor do honorariums if the honorarium is meant to merely reimburse expenses e.g. mileage, parking, etc. Members must either receive a per diem allowance or wages in order to avoid being categorized as a volunteer. In the past the WCB stated "It [per diems] is generally not considered by WorkSafeBC to be remuneration for work done."
- Volunteers are usually not covered by many sections of the Act and Policy.
- Ideally, members should be paid in order to establish an employment relationship.
- Activities and / or courses that are performed or undertaken outside of employment, for the person's own benefit, are not normally covered.
- WCB Policy states that injuries arising out of the participation in courses are only covered where the course is required for the job. Again, reference to the factors in WCB Policy 14.00 must always occur.
- Questions often arise as to what happens when Union business takes place at hours
 different than normally scheduled hours. Where a member is scheduled to work a
 particular shift, but the Union business takes place at a different time, WCB coverage
 will usually be provided, but there have been contradictory opinions from the WCB on
 this. In certain circumstances this applies to Union business occurring on days different
 than the normal scheduled employment.
- Members who perform Union work or activities on their own time are not covered by the WCB as this constitutes volunteer activities. The WCB will question activities that occur outside normal hours. Social activities require a high degree of discretion and are often denied. This also applies to walking / transport to and from events.
- If a Union has not obtained coverage for a member or workers, and that person is injured, the WCB may bill the Union for past assessments that should have been paid, as well as the costs of the claim itself. Please refer to Policy Items AP1-47-2 and AP1-38-1.



To summarize several important points from the above (all the points below are important and are not underlined):

- It is very important to register with the WCB in order to avoid potential liabilities incurred from injury claims.
- Ensure any contractors and sub-contractors are registered with the WCB.
- The payment of a salary (such as wage reimbursement), either in the form of "book-offs" or direct payment is a preferred method to assist in obtaining WCB coverage. CUPE Local members who are delegates to attend conferences, conventions and similar events are considered workers of the Union if they receive a recorded payment for attending, which normally must be the payment of wages, as opposed to merely reimbursing expenses or paying token per diem amounts in order to avoid being categorized as a volunteer in order to establish an employment relationship. Payment of a salary if a key factor in the WCB's consideration of whether a person is a worker.
- CUPE Local members are on employer paid or Union paid Union business, they are
 normally covered by the WCB where either the employer or the Union has registered
 and even where the Union may not have registered. If a CUPE Local has not obtained
 coverage for a member, and that person is injured, the WCB may bill the Union for all
 past assessments that should have been paid as well as the costs of the claim itself.
- While conventions, training and advocacy e.g. shop steward activities, are covered by the WCB, the coverage may only apply to normal working hours, as stated by the WCB. Caution should be exercised when Union business occurs on days and / or hours different than the normal scheduled employment. Always review the factors set out in WCB law and Policy.
- Injuries arising from social activities are often denied e.g. Convention dances and receptions.
- Per WCB Policy, injuries that occur while on strike, such as when picketing, are not normally covered by WCB unless the member is a paid staff such as a Business Agent or is an Executive Officer on paid leave. Unions, including CUPE Locals, are otherwise not normally considered "employers" in strikes and lockouts. The WCB will always try to determine if the injury "arose out of and in the course of employment". Strike pay is not considered "earnings" per WCB Policy e.g. Policy 68.30. Also see WCB Policy 34.32. The Review Division Decision R0059697 explains the principles related to this.
- CUPE Local members who perform Union work or activities on their own time are not covered by the WCB as this constitutes volunteer activities.

VIII. LINKS, CONTACT INFORMATION AND SOURCES OF ADDITIONAL INFORMATION:

Need coverage? Know how much coverage costs Who does and doesn't need How we set industry base coverage? premium rates Learn about employers' How we classify industries responsibilities How we classify employers Benefits of coverage Optional coverage More > More > Why do I need a Manage your account clearance letter? Get a clearance letter Report payroll & pay premiums GoldStar clearance Change your mailing address Understanding your clearance & account details letter View claim costs View your premium rate notification More ▶ More ▶

WorkSafeBC. See https://www.worksafebc.com/en/for-employes

VIII.I. LINKS:

Note: links change frequently and may be broken.

BC Employers' Advisors Office

https://www2.gov.bc.ca/gov/content/employment-business/employers/employers-advisers-office

CUPE BC OHS Committee

https://www.cupe.bc.ca/committee/occupational-health-and-safety-committee/

CUPE National Health and Safety

https://cupe.ca/health-and-safety

WorkSafeBC

https://www.worksafebc.com/en/law-policy/public-hearings-consultations/current-public-hearings-and-consultations

WorkSafeBC Employer Service Centre

https://www.worksafebc.com/en/for-employers and https://www.worksafebc.com/en/contact-us

WorkSafeBC Registration

https://online.worksafebc.com/anonymous/InternetRegistration/default.aspx

WorkSafeBC Employer Registration Form (1800)

 $\underline{https://www.worksafebc.com/en/resources/insurance/forms/employers-registration-application-form-1800?lang=en}$

VIII.II. CONTACT INFORMATION (in order of most applicable to registering with the WCB):

WorkSafeBC Employer Service Centre – Insurance and Assessments:

Hours of Operations: Monday to Friday 8:30 AM to 4:30 PM

Phone:

604-244-6181 (Lower Mainland) 1-888-922-2768 (Canada)

Fax:

604-244-6490 1-888-992-6622

WorkSafeBC (General):

Phone:

604-244-6181 (Lower Mainland) 1-888-922-2678 (Canada)

Fax:

604-244-6490

Mailing Address:

PO Box 5350 Stn Terminal Vancouver, BC V6B 5L5

Head Office Address:

6951 Westminster Highway Richmond, BC V7C 1C6

BC Employers' Advisors Office:

Toll Free within Canada: 1-800-925-2233

Lower Mainland: 604-713-0303

Email: https://eao-employersseminars.labour.gov.bc.ca/

Fax: 1-855-664-7993

Locations:

Richmond:

620 - 8100 Granville Ave Richmond, BC V6Y 3T6

Abbotsford:

207 - 32555 Simon Avenue Abbotsford, BC V2T 4Y2

Kamloops:

101-70 2nd Avenue Kamloops, BC V2C 6W2

Kelowna:

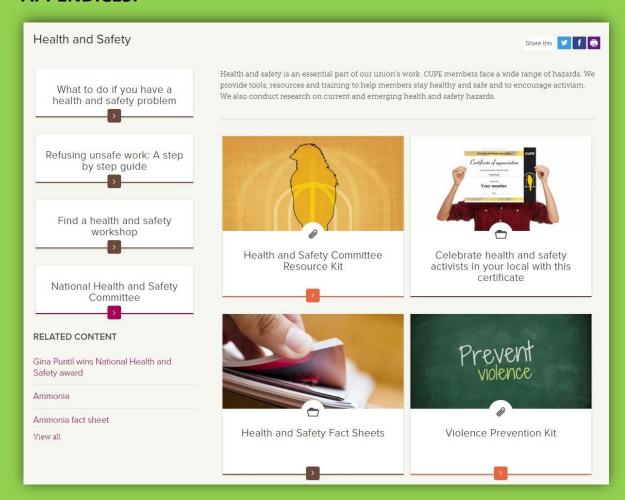
101 - 1726 Dolphin Avenue Kelowna, BC V1Y 9R9 Nanaimo: 404 - 495 Dunsmuir Street Nanaimo, BC V9R 6B9

Trail: 1050 Eldorado Street Trail, BC V1R 3V7

Prince George: #206, 1577 7th Avenue Prince George, BC V2L 3P5

Victoria : Suite 400 - 3960 Quadra Street Quadra Centre Victoria, BC V8X 4A8

IX. APPENDICES:



CUPE Health and Safety. See https://cupe.ca/health-and-safety

Appendix A:

Sample Circumstances that May Trigger the Need to Register with the WCB

The following Table summarizes key information in this Guide to assist in determining when registration with the WCB for coverage may be required. This document should be reviewed in conjunction with the most current law, WCB Policy, WCB Practice Directives and the *Workers Compensation Act*.

CIRCUMSTANCES THAT MAY REQUIRE WCB COVERAGE / REGISTRATION	ACTION REQUIRED	OTHER INFORMATION
CUPE members are employed on a full time, part time, temporary or casual / auxiliary basis by the CUPE Local, district council or group of CUPE Locals.	The CUPE Local, district council or group of CUPE Locals should register with the WCB. Even where registration is not required, it is recommended.	Payment of honorariums, per diems or expenses is typically deemed to be insufficient by a majority of WCB personnel contacted. Wage replacement or direct payment of wages is preferred. See: Classification unit 762041: Union
CUPE members are booked off for CUPE Local activities e.g. shop stewards, executive officers on a full time, temporary or casual / auxiliary basis. The members are paid directly by the Local, as opposed to the CUPE Local reimbursing the employer.	The CUPE Local, district council or group of CUPE Locals should register with the WCB.	Payment of honorariums, per diems or expenses is typically deemed to be insufficient. Wage replacement or direct payment of wages is preferred. There is a mixed practice of the WCB determining who is the real employer – the Union or the regular employer – where reimbursements occur.

CUPE members are booked off for CUPE Local activities e.g. shop stewards, executive officers on a full time, temporary or casual / auxiliary basis. The Local reimburses the employer.	The CUPE Local, district council or group of CUPE Locals should register with the WCB.	There is a mixed practice of the WCB determining who is the real employer – the Union or the regular employer – where reimbursements occur. Employers have successfully argued that where they are only being reimbursed by a Union, the Union is the employer for WCB claims purposes.		
CUPE members attending CUPE National, CUPE BC, or other Union conventions e.g. BC Federation of Labour, either while being paid directly by the Local or being kept on payroll by the employer.	. ,	Payment of honorariums, per diems or expenses is typically deemed to be insufficient. Wage replacement or direct payment of wages is preferred.		
CUPE members are attending educational events such as Harrison Winter School, CLC Winter School, Summer School, weekend or evening CUPE Local education, in town education, out of province.	The CUPE Local, district council or group of CUPE Locals should register with the WCB. The members may be on employer payroll and may be eligible. For WCB coverage via the employer but it is recommended the CUPE Local have its own coverage.	Payment of honorariums, per diems or expenses is typically deemed to be insufficient. Wage replacement or direct payment of wages is preferred.		
Education, etc. (either while being paid directly by the Local or being kept on payroll by the employer).	For WCB coverage via the Union, it is recommended the CUPE Local have its own coverage.	Payment of honorariums, per diems or expenses is typically deemed to be insufficient. Wage replacement or direct payment of wages is preferred.		

Members are attending meetings with the employer e.g. bargaining, labour / management meetings, grievance meetings, arbitrations, mediation, etc.

The Collective Agreement should be reviewed. Are the members on "employer book-off" or "Union book-off"? Regardless, the CUPE Local, district council or group of CUPE Locals should register with the WCB.

Payment of honorariums, per diems or expenses is typically deemed to be insufficient.
Wage replacement or direct payment of wages is preferred.

Activities such as socials, dances, sports events, BBQs, outings, tours and possibly travel to and from all of the categories of events listed in the previous sections above (especially outside of the usual working hours of the members).

The CUPE Local, district council or group of CUPE Locals should register with the WCB. The members may be on employer payroll and may be eligible for WCB coverage via the employer but it is recommended the CUPE Local have its own coverage.

The rules and Policies pertaining to this arise out of the *Workers Compensation Act* (ensure you are referring to the correct version). These rules generally state that injuries must arise out of and in the course of employment to be compensable. Each case is fact dependent.

However, the WCB has consistently indicated any activities that fall outside the normal working hours of the worker (CUPE Local member) will be reviewed.

Volunteering / volunteer activities are not normally compensable.

CUPE members normally do not have set hours of work, nor days off when engaged in Union functions due to the requirements of the employer, the Union, the Local, the membership, CUPE, etc. The same applies to the "normal" days of work. Therefore, when filling out the Form 6, Form 6A (this does not go to the WCB and is an employer document) and the Form 7 in the event of an accident, members must indicate that there were not standard hours of work, days of work, days of rest.

CUPE members must be aware that volunteer activities, or nonwork related activities, may not be compensable e.g. participating in a sports event.

		Each adjudicator may render a different decision as there is no uniform consistent application of the <i>Workers Compensation Act</i> or WCB Policy in situations such as these. Identical fact patterns may result in two very different decisions by two different decision makers.
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Appendix B:

Union WCB Coverage – Table of Common Types of Payments that May Trigger the Need for WCB Registration and WCB Claim Coverage (Source: WorkSafeBC)

The following Table is a general overview only of various sample circumstances in which registration with the WCB may be required, and coverage of CUPE Local members may be allowed. This Table is for illustration purposes only. Each case is fact dependent.

Type of Position:	Per Diems	Honorariums	Reimbursem ent of Expenses	Employer Direct Pay	Union Direct Pay	Union Reimbursement of/to Employer
Workers (such as Business Agents)	N/A as they are usually on salary.	N/A as they are usually on salary.	N/A as they are usually on salary.	Yes	Yes	Yes (Caution: the WCB has determined the Union is the employer in several decisions.)
Activists / Stewards	Maybe**	No	No	Yes*	Yes*	Yes*
Officers / Executive	Maybe**	No	No	Yes*	Yes*	Yes*
Volunteers	No	No	No	No	No	No (There are exceptions however.)
Convention	Maybe**	No	No	Yes*	Yes*	Yes*
Training / Courses	Maybe**	No	No	Yes*	Yes*	Yes*

Notes:

- * The WCB compares the normally scheduled hours of work with the times of the training, conventions and / or Union business. Actual scheduled hours are preferred. Where the time spent performing work for the Union does not coincide with the scheduled hours, the activities may be deemed to be volunteer activities. The WCB has given conflicting positions on these categories and when coverage is applicable or payable.
- ** Per Diems are often not the preferred type of proof of the employment relationship/status as an employee. The WCB prefers wage replacement or actual remuneration. Where per diems occur, they must be more than token amounts.

Appendix C:

Sample Overview of Determination Process for Registration with WorkSafeBC, Coverage needed for Union events What happens if a member gets injured?

Determine if CUPE Local members are booked off from their regular (non-Union) employer for Union activities such as courses, meetings, conventions, bargaining, meetings with employers, meeting with members, etc. on a full time, part time, temporary, intermittent or one time basis. If "yes" see left column.



Register with the WCB and confirm the employer is registered as well.

After registering with the WCB, ensure that all workers are aware of the 4 Rights, that you have a full Health and Safety Program in place, that the WCB Due Diligence Checklist is being adhered to, that workers are aware of their rights under the Workers Compensation Act, OHS Regulations and Claims WCB Policy. There are numerous resources at the WorkSafeBC website for this as well as on the CUPE BC OHS Committee website.

Pre-Accident

Accident or injury at a Union function, joint employer / Union function, meeting or activity or regular employer (non-Union employer)

Have the worker file a WCB claim (Form 6), contact the joint OHS Committee (JHSC) if applicable, conduct a joint investigation (JHSC) if applicable, contact the WCB if applicable. There are numerous resources at the WorkSafeBC website for this as well as on the CUPE BC OHS Committee website.

Confirm the Union and employer(s) are registered with the WCB.

File the Form 7 if not filed at the time of the incident (it is required within 3 calendar days), conduct the incident investigations if required, liaise with the joint OHS Committee (JHSC), contact the BC Employers' Advisors Office for assistance if required. There may be numerous other requirements such as Collective Agreement, Human Rights / DTA, Return to Work, Vocational Rehabilitation, etc

Post Accident