

Condominium corporations/homeowners' associations

Workers' compensation insurance protects employers and workers against the impact of work injuries. This insurance is required by legislation for employers operating a condominium property if workers are employed. Workers include individuals who work under a contract of service or apprenticeship, written or oral, expressed or implied, whether by way of manual labour or otherwise. It may also include residents/owners and *their families (if they are providing a service at the direction and control of the condominium corporation or homeowners' association)*, as well as some subcontractors.

Subcontractors

Any subcontractors hired by the corporation or homeowners' association, for any service required or requested for the operation or upkeep of the corporation and its holdings, are your workers except when they:

- have their own WCB account
- are operating as a corporation
- are performing the work as:
 - an employer
 - a worker of another employer
 - a director of a corporation
 - a proprietor with personal coverage
 - a partner in a partnership with personal coverage

This includes part-time, full-time, casual and piece workers who are employed under a written, oral or implied contract. Refer to the ["Your Responsibilities for Contractors and Subcontractors" fact sheet](#) for your specific requirements.

Condominium owners or tenants

If an owner or tenant of a condominium (excluding anyone who is a board member) is providing a service authorized by the condominium corporation, the owner/tenant is considered a worker whether paid or not. The condominium board must record the hours of service. If a wage is not paid, a value of service will be determined. However, if an owner or tenant (excluding anyone who is a board member) provides services which are not authorized by the condominium board, then the person is not covered.

Example: A condominium owner/tenant decides to shovel the snow on their sidewalk and extends that service to sidewalks on common property. If the individual is injured, there is no coverage in place as the condominium corporation or homeowners' association did not authorize the activity. This is in contrast to an owner/tenant who has an agreement to clear snow on common property.

Optional coverage

Directors/board members

Even though most condominium corporations carry private insurance for “director’s liability”, this does not usually cover bodily injury to the directors while they are providing a service to the condominium corporation. Private directors’ liability coverage responds only to acts of negligence pertaining to the operation or affairs of the corporation. Directors/board members are not automatically covered for work injuries.

To obtain this coverage, you can buy personal coverage for elected directors who are registered with the condominium corporation. An official list of directors will be required when you apply for personal coverage. Please refer to the “Personal Coverage” fact sheet for more information. If a director/board member has personal coverage in effect and is injured, and the director/board member has a full or part time job, not only are the wages from the board earnings (if any) covered, but a loss of secondary earnings from other sources is also taken into consideration when processing a claim. Personal coverage also provides liability protection whereby the director/board member cannot be subject to a lawsuit for a work related incident by any other worker covered under Alberta Workers’ Compensation legislation.