

New account holders

WCB-Alberta provides no-fault workplace disability insurance that protects both workers and employers against financial loss due to work-related injury and illnesses. Visit our website at www.wcb.ab.ca for more information about WCB-Alberta's services and your responsibilities under the Alberta *Workers' Compensation Act*.

Industry classification and premiums

Classifying your business is based on your overall operations. Your industry classification determines your premium rate, charged on every \$100 of insurable earnings and personal coverage. This rate may be adjusted yearly after reviewing the claim costs of your industry and your company. Depending on these over the next three to five year period, you may experience a future discount or surcharge on the industry rate.

Your premium invoice will be mailed to you. Please review it to confirm your business information as well as your industry rate, the estimate you provided for workers and any personal coverage requested. It will also indicate your installment amounts and dates. You can pay premiums online using Visa and MasterCard or sign up for pre-authorized debit by completing the online application form.

Your responsibilities

When you hire workers you must contact our office within 15 days of the workers' start date, or your account will be subject to a late registration penalty. Our definition of "worker" includes:

- any full-time, part-time, temporary and casual worker
- unpaid help, family members
- subcontractors operating without their own WCB-Alberta coverage

WCB-Alberta is a provincial jurisdiction. If you begin operating outside Alberta you must contact the Workers' Compensation Board or Authority in that location to determine if you are required to register there. If not, WCB-Alberta may extend coverage if certain conditions are met.

You must report a work related injury within 72 hours of injury notification. Quick reporting practices will ensure faster benefit decisions for your workers and will lower your claims and disability costs. Your worker will receive treatment quickly and return to the job sooner.

Please ensure you have a copy of our 1-2-3 poster displayed in your workplace. This poster outlines the steps to be taken if an injury occurs and can be downloaded or ordered from our website at http://www.wcb.ab.ca/employers/123_poster.asp.

Personal coverage

Directors of a corporation and proprietors or partners in a business have the option to apply for personal coverage. Personal coverage protects you in the case of a work related injury or illness. If you are unable to work, you can receive compensation for lost earnings. It also protects you from a lawsuit in Alberta by workers and employers covered under Alberta workers' compensation. Although Personal coverage is optional in Alberta, principals may require it as a condition of contract.

Personal coverage will automatically renew January 1 of the next year at the same amount. If you are injured on the job and your claim is accepted, you will need to verify your self-employment earnings through records such as T4 slips, tax returns, income and expense statements or payroll stubs. If your records do not match the amount of coverage purchased, compensation benefits will be based on the lesser of the amount of coverage purchased, guaranteed coverage amount (if applicable) or verified earnings (minimum \$21,000 to maximum \$77,000 for 2010). You can revise or terminate your personal coverage at any time. Changes or amendments will affect your account on the day you contact our office as they cannot be back-dated. WCB-Alberta can terminate your personal coverage due to non-payment of premiums. Even if payment is made in full on your overdue account, you must call to reactivate your personal coverage account — it does not re-open automatically.

Using our Online Services

Visit www.wcb.ab.ca and register for a User ID to access the following Online Services:

- **File your annual return** (file your payroll (insurable earnings) information every year)
- **Maintain your account** (revise estimates, update business information, close account)
- **Obtain a clearance certificate** (confirm subcontractor coverage)
- **Report an injury** (report injuries online)
- **Pay your premiums** (pay premiums online)
- **Obtain industry statistics or your account statistics**

WCB-Alberta provides detailed fact sheets on all WCB procedures. To find fact sheets on the above information and more visit, http://www.wcb.ab.ca/employers/employers_facts.asp.

To obtain information about safety regulations, please visit the [Alberta Employment and Immigration website](#).