

Account eligibility

When an individual applies for an account, one of our first steps is to determine if the applicant is a business owner or a worker. To approve your account application, we use a business test to guide our decision.

How is the business test applied?

Generally, if you hire workers or have multiple contracts with principals, your application for an account will be approved. If you do not have workers or multiple contracts, we will ask you some additional questions to help us make a fair decision. We may ask you:

- What is your investment in your business? Do you own or lease any equipment or tools used for your business?
- Have you invested in specialized safety training or certifications required for your business?
- Describe how your business is set up:
 - Are you operating an incorporated or limited company?
 - Do you have a CRA business number or GST account?
 - Do you carry any business or liability insurance?
 - Do you have a website or business-specific email addresses?
- Can you demonstrate your control and independence? For example,
 - Can you set your own hours or determine when/how jobs will be completed?
 - Can you hire workers as required to complete your contracts?

It is also important to let us know the industry you provide services for, so we can consider any unique aspects that may impact the decision.

We will consider all of this information to make a decision. If you're interested in further details on this process, please refer to [WCB Policy 06-01 Part II Application 2](#).

What happens if I don't meet the business test?

If we determine that you are a worker, you will be considered a worker of your principal when you are doing work for them. This means you should be covered under the principal's WCB account. We recommend you contact your principal to advise them.

For more information about [coverage for contractors/subcontractors](#), please visit Insurance and premiums > Types of coverage on our website.

