

**Alberta WCB
Policies &
Information**

Chapter:

**INSURANCE COVERAGE FOR WORKERS AND
EMPLOYERS**

Subject:

EMPLOYERS AND WORKERS

Authorization:

BoD Resolution 98/03/13

Date:

March 24, 1998

REFERENCE:

[Workers' Compensation Act, RSA 2000, Sections 1, 14-17, 21-23, 28-30, 94, 95, 103, 109, 114, 134, 139, 140, and 152](#)
[Workers' Compensation Regulation, Sections 2-7, 11, and Schedule A, Schedule D](#)

POLICY:

Employers in industries to which the Workers' Compensation Act (WCA) applies must establish an account with WCB to insure all their workers.

This policy is effective June 1, 1998, except when noted otherwise in a specific policy section(s).

INTERPRETATION

1.0 Employer

The term "employer", as defined in section 1(1)(j) of the *WCA*, includes individuals, firms, associations, bodies, or corporations that employ one or more workers or are deemed to have one or more workers in their service, and may apply to principals that engage the services of contractors and subcontractors. It is also used to refer to proprietors, corporations, and partnerships which do not employ workers, but have personal coverage in effect for a proprietor, director, or partner.

**2.0 Industries to which the
WCA Applies**

An industry to which the *WCA* applies is:

- any industry which is not exempted under the *Workers' Compensation Regulation (WC Regulation)*, or
- an industry exempted under the *WC Regulation* for which WCB has approved an employer's application for optional coverage.

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3.0 Workers

Workers, as defined in section 1(1)(z) of the *WCA*, are persons who enter into or work under a contract of service or apprenticeship in an industry to which the *WCA* applies and includes:

- individuals not paid for their services,
- learners, as defined in section 1(1)(o) of the *WCA*
- individuals appointed or employed under, or subject to the *Public Service Act*,
- contractors and subcontractors,
- individuals who have had an application for personal coverage approved by WCB, and
- any other individuals deemed workers by WCB under the *WCA* or any order of WCB.

Please see Part II for additional information on the following subjects:

Application

- 1 – [General](#)
- 2 – [Employers](#)
- 3 – [Workers](#)
- 4 – [Principals, Contractors, and Subcontractors](#)
- 5 – [Coverage Outside of Alberta](#)

Addendum

Addendum A – [Workers of the Provincial Government by Board Order](#)

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Previous versions

- [Policy 0601 Part I - April 2018](#)
- [Policy 0601 Part I - August 2015](#)
- [Policy 0601 Part I - March 2011](#)
- [Policy 0601 Part I - January 2004](#)
- [Policy 0601 Part I - January 2003](#)
- [Policy 0601 Part I - June 2002](#)
- [Policy 0601 Part I - January 2002](#)
- [Policy 0601 Part I - July 1999](#)
- [Policy 0601 Part I \(consolidated manual 1st Issue\) - June 1998](#)