

**Alberta WCB
Policies &
Information**

Chapter:

**INSURANCE COVERAGE FOR WORKERS &
EMPLOYERS**

Subject:

OPTIONAL COVERAGE

Authorization:

BoD Resolution 2013/08/28

Date:

October 31, 2013

APPLICATION 1: COVERAGE FOR EXEMPT INDUSTRIES

1. *What industries are exempt from workers' compensation coverage?*

Exempt industries are listed in the *WC Regulation*.

2. *When are employers and workers in exempt industries covered under the WCA?*

There are two instances when coverage is extended to employers and workers in exempt industries:

- when their work or service is performed as part of an industry to which the *WCA* applies, and
- when coverage for an employer in an exempt industry is applied for and approved by WCB.

In the first instance, an employer may operate in a compulsory industry, but have workers providing services that, as a stand-alone operation, would be considered exempt. These services are considered part of the employer's overall compulsory operation.

For example, accounting is an industry that is included in Schedule A of the *WC Regulation* and is exempt from compulsory WCB coverage. When accounting is conducted as a separate industry (for example, an independent public accounting firm), the operations are exempt and workers are covered only if the firm has coverage for exempt industries approved by WCB. However, when a company operating in a compulsory industry has its own accounting department, the accounting operations are considered part of the employer's industry and the workers are covered under the *WCA*.

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3. *Are all workers included when an employer applies for coverage for an exempt industry?*

When an application for coverage for an employer in an exempt industry is approved, it brings the employer's operations under the *WCA*, under the terms and conditions approved by WCB. This usually means that the same provisions that apply to compulsory industries also apply to the optional account:

- If the employer is operating a for-profit organization, paid and unpaid workers are covered and must be reported by the employer (see Policy 06-01, Part II, Application 3, Questions 2 and 3, and Policy 06-03, Part II, Application 4, Question 2).
- If the employer is operating a not-for-profit organization, all paid workers must be covered. Volunteers are not covered unless the employer specifically applies for coverage (see Policy 06-01, Part II, Application 3, Questions 2, 3, and 4).

For details on specific exemptions for farming and ranching, see the *WC Regulation*.

4. *How long does the optional coverage remain in effect?*

Once approved (see Policy 06-01, *Employers and Workers*), coverage for an employer in an exempt industry remains in effect until:

- the employer or the employer's agent requests that the coverage be withdrawn, or
- WCB, after notifying the employer, withdraws the coverage.

5. *When is this policy application effective?*

This policy application (Application 1 – Coverage for Exempt Industries) is effective January 1, 2014, except when noted otherwise in a specific policy section(s).

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[Document History](#)

Previous versions

- [Policy 0602 Part II - April 2018](#)
- [Policy 0602 Part II - August 2015](#)
- [Policy 0602 Part II - December 2014](#)
- [Policy 0602 Part II - January 2014](#)
- [Policy 0602 Part II - January 2004](#)
- [Policy 0602 Part II - January 2003](#)
- [Policy 0602 Part II - June 2002](#)
- [Policy 0602 Part II - June 2001](#)
- [Policy 0602 Part II \(consolidated manual 1st Issue\) - June 1998](#)