



EMPLOYERS' INDEMNITY INSURANCE PROPOSAL

TASMANIA

Please read the important notices included in this form

1. Business details

Full name of Employer (legal entity)

Period of insurance: From: / / to / / at 4.00pm

Business or trading name

ABN (if applicable)

Registered for GST

No Yes Input Tax Credit %

Intermediary/broker name

Location of the business

Postcode

Postal address and contact details of the business

Postcode

Telephone

Facsimile

Email

Description of business activities

2. Workers to be insured (for the above period)

Classification	Number of workers	Estimated Gross "Wages" (\$) (Wages as defined overleaf)
a. Direct Employees		\$
b. Family Members (please show these separately)		\$
c. Working Directors (please show these separately)		\$
d. Contractors/sub-contractors for which you require cover (see attached)		\$
TOTALS		\$

3. General information (please tick where appropriate)

Years the business has been operating: New Venture 1yr 2yrs 3yrs 4yrs 5 or more yrs

3. General information (please tick where appropriate)... cont.

Provide previous insurance and claims history below:

Period from	Period to	Insurer	Wages	No. of claims	Claims paid \$	Outstanding \$	Claims Total \$

Please answer the following in relation to the business

Contractors are/will be used for part of the work of your trade or business (see back of this form) No Yes

If yes, will you check that contractors have arranged their own workers compensation cover No Yes

Pre-employment medicals obtained No Yes Safety training given (all employees) No Yes

Regular hazard inspections No Yes All work injuries investigated No Yes

4. Statement and Signature

I/We agree that this proposal shall, subject to the terms and conditions of the policy, be the basis of the insurance.

The statements are true and I/we have not suppressed, misrepresented or misstated any material fact.

I/We have read and acknowledge the "Privacy and your information" section of this proposal.

Signature

Date

Name and title (e.g. Business owner or Authorised officer of Corporation)

Privacy and your information

By submitting this form, the personal information you provide to CGU Workers Compensation in this form or otherwise may be collected, held, used and disclosed in the manner set out in the CGU Privacy Policy found at www.cgu.com.au/privacy, including for processing this proposal and providing you with cover.

We would also like to provide you with marketing information regarding other products and services (of ours or of a third party) which we believe may be of interest to you. If you **want to** receive such information, please tick this box

More information on Workers Compensation insurance can be found on our website at www.cgu.com.au/workers-compensation

Important Notices – Please read when completing the Proposal and Retain

Definition of Worker

A **“Worker”** is an individual who works under a contract of service or a training agreement. This includes casual employment. A contract does not necessarily have to be a formal, written document - it could be implied and/or a verbal agreement. Working Directors whose earnings as a director are for personal labour or services have also generally been determined by the courts to be workers.

Deemed workers

Some people are “deemed” to be workers under the Act. These include:

- volunteer police, fire-fighters, ambulance workers and other prescribed volunteers while they are engaged in their volunteer duties
- taxi drivers and luxury hire care drivers while they are driving or performing any associated activity, such as loading, unloading or cleaning the vehicle (except where the driver is the responsible operator of the taxi or licensee of the luxury hire car)
- jockeys and apprentice jockeys while they are engaged to ride a horse for reward at a race meeting or official trial held in Tasmania under the Rules of Racing, or engaged to ride a thoroughbred horse in a training session in Tasmania conducted by a licensed trainer or delegate
- salespeople, canvassers and collectors paid by commission.

For more information on who is a worker, see the TAS WorkCover website at www.workcover.tas.gov.au

Definition of Wages

“Wages” means the monetary value of all payments made to a worker, whether in cash or in kind, in return for the worker’s labour and includes:

Annual and public holiday payment including loadings, housing loans, fringe benefits, board and lodging, bonuses paid under award or agreement, car parking, company car (private use), construction allowance, dirt money, shift allowance, site allowance, height money, meal allowance, over award payments, company house, commission, profit sharing schemes, living away from home allowance, lump sum payment in lieu of holidays/sick leave, industry allowances (i.e. taxable allowance), Directors - payment to working directors and fees, over award payment, sick leave, overtime payments, penalty rates, salary, salary packaging, superannuation payments (if salary sacrifice) and third party remuneration (if salary sacrifice, e.g. school fees), travel expenses (free or discount or as bonus).

but excludes:

Car allowances, clothing allowance, accommodation allowance, honorariums, travel allowance, dividends, early retirement benefits, tool allowance, staff discounts, superannuation benefits, entertainment allowance, ex gratia payments, long service leave, royalties, payments in lieu of notice, redundancy payments, retrenchment payments, severance payments, travel expenses (work related costs), termination payments and workers compensation payments and reimbursements.

Contractors and sub-contractors

In most cases the Act does not consider an independent contractor engaged in a contract for service to be a “Worker”. However, when a person enters into a contract with a contractor for work that is not related to a trade or business carried on by that contractor, that person is regarded as a “Worker” employed by the contractor. (E.g. if you are a plumbing contractor that engages another person to do tiling work in a bathroom then the other person may be considered to be one of your “Workers”).

To protect your liability and ensure all people (other contractors) you engage to do work are covered, you should obtain proof (such as a Certificate of Currency) that they are insured elsewhere for workers compensation insurance. In circumstances where contractors fall under the definition of a “Worker” under the Act and they are not insured elsewhere, you will need to cover them under your policy.

Please consider your situation and if you require cover for contractors you engage, provide an estimate of the contractor’s wages in Part 2d of this form.

For more information regarding contractors see the TAS WorkCover website at www.workcover.tas.gov.au

Wages records

Please ensure accurate wages records (including details of contractors and sub-contractors) are maintained. Your records may be inspected by a representative of CGU Workers Compensation.



Insurer
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trading as CGU Workers Compensation