

WorkCover

QUEENSLAND



Accident insurance
and who you need to cover

A young woman with long brown hair and blue eyes is smiling warmly at the camera. She is wearing a light blue button-down shirt under dark blue overalls. She is leaning forward with her hands clasped on a wooden workbench. In the background, a workshop or bakery is visible with various tools and ingredients, including a bag of flour and a jar of jam. The lighting is bright and natural, creating a warm and inviting atmosphere.

WorkCover's Accident
Insurance Policy covers
your workers for a
work-related injury
or illness.

Accident insurance

If you have a business in Queensland and employ workers, you must insure them against work-related injuries.

What's covered?

Accident insurance covers you for claim costs if one of your workers is injured.

Regardless of the type or severity of an injury, for an injury to be considered work related, employment must be a 'significant contributing factor'.

Let's take a closer look at work-related injuries.

Work-related injuries

Work-related injuries can include physical injuries, psychological disorders, diseases or even death.

Injuries can happen at work, travelling to or from work, on a scheduled break, or as a direct result of work. They can happen while working from home.

Types of injuries include:

- physical injuries - cuts, lacerations, fractures, burns, penetrating wounds, broken bones or fractures
- psychological and psychiatric injuries – depression, anxiety, post-traumatic stress disorder
- diseases - industrial deafness, Q-fever, work-related respiratory diseases, such as asbestosis, silicosis, and others
- aggravated injury
- critical injuries or work-related fatalities.

Who is covered under your policy?

Your policy covers any workers you employ as defined in the *Workers' Compensation and Rehabilitation Act 2003*. It only covers workers engaged by your business. If you hire someone from another business to provide a service, they'll need to be covered by their own employer.

You're not considered a worker if you're:

- a sole trader
- a director or partner of your own business, or
- employed by a Trust where you're a trustee.

This means you're not covered by your accident insurance policy.

You can take out Workplace Personal Injury Insurance to cover you if you'd like to, but it's not compulsory. You can learn more about this at [worksafe.qld.gov.au](https://www.worksafe.qld.gov.au).

Who you should cover

All Pay As You Go (PAYG) employees and some contractors are generally considered workers.

But the legal definition can be complex and there are some exceptions to the rule.

A worker is:

- only an individual, not a corporation, partnership or trust (sole traders may be considered workers)
- a person who works under a contract and, in relation to the work, is an employee for the purpose of assessment for PAYG withholding
- someone who works under a 'contract of service', like a sub-contractor. This worker may do the same work as an employee and could also be a worker under the Act.

There are simple tests you can apply to help you work out who is considered a worker and who isn't. These will guide you, and you'll also find more in depth examples and guidance in the [Who should I cover](#) section of our website at [worksafe.qld.gov.au](https://www.worksafe.qld.gov.au)

Other examples of who to cover

There's a range of other types of workers that you may need to cover on your policy, including:

- apprentices
- interstate or overseas workers
- unpaid interns.

Learn more about this at [worksafe.qld.gov.au/claims-and-insurance](https://www.worksafe.qld.gov.au/claims-and-insurance)

How we decide a claim

When a claim is made, we're guided by legislation and we consider a number of things when we assess a claim, including:

- Was the claim made in the right timeframe?
- Was the person working for the employer when they were injured?
- Is the person considered to be a worker?
- Did a work-related incident cause the injury?
- Was the person's job a significant contributing factor to their injury?

Every claim is different, which is why we consider each claim individually. You might have specific queries, so please call us on [1300 362 128](tel:1300362128) so we can help.

Claim costs covered

If a claim is accepted, your worker is covered under your accident insurance policy for:

- lost wages, as prescribed by the Act
- reasonable medical costs, for example doctor consultations, medication, x-rays
- hospital costs (public and private)
- rehabilitation costs like physiotherapy or return to work programs
- potential travel expenses relating to treatment or the claim
- lump sum payments
- death benefits and funeral expenses.

The only claim cost you'll have to pay is the excess.

The claim excess

As with many types of insurance policies, you'll pay an excess when a claim is accepted. Your excess will be the first payment of weekly compensation, and you'll pay this to your worker. The amount is based on the worker's normal weekly earnings, or the award.

When we accept a claim we'll let you know the amount to pay, and when to pay this by.

If your worker doesn't take time off from work from their injury, but continues to work as they recover, you don't need to pay an excess. We encourage you to discuss whether your worker can do some alternative duties at work while they recover, as you may both benefit from this.



Common law costs covered

If a worker believes you contributed to their injury through negligence, then they may lodge a claim to sue you for damages. This is called a common law claim. Your policy covers your legal costs.

Common law damages is a payment made once a settlement is reached. Your policy covers these settlement costs, which can include your worker's:

- pain and suffering
- past and future wages or economic loss
- past and future medical costs
- legal costs.

How is premium calculated?

The cost of your accident insurance policy depends on several things. These are:

- the amount your business pays in wages
- your claims experience (the cost of any injury claims against your business)
- your industry and its associated risks .

When you take out a policy, we'll ask you to tell us your estimated wages for the current financial year. Your premiums are calculated each year when you renew your policy. At renewal time, you'll need to let us know:

- your actual wages for the previous financial year
- your estimated wages for the current financial year.

Sometimes adjustments will need to be made if you have over-estimated or under-estimated your wages. You can update your wages at any time during the year – we'll work out the difference and adjust your premium.

Keeping premiums low

You can lower your premium costs through a number of ways, such as improving safety in your workplace.

One of the best ways to reduce your premium is to encourage workers with an injury to stay at work while they recover. They might be able to do suitable duties, which can be discussed with us, the worker, their doctor, and you. These early conversations can help support a positive stay at work, or early return to work outcome.

We'll work with all parties to help rehabilitate the worker and encourage a safe return to the workplace, which can keep claims costs down.



Scan the QR code
to learn more about
premium calculation

Setting up your accident insurance policy

Getting a premium estimate takes just five minutes and applying for a policy takes 15 minutes of your time. You can do all of this online at worksafe.qld.gov.au

Any authorised person from your business can set up a policy. This could be a director of the company, a finance officer, or your wife/husband if you're a sole trader.

If your workers are paid by a trust, we require the trustee's information as they'll be the policyholder.

You'll need some essential information handy to get your estimate and apply for a policy:

- the date your employees will start working
- wages information from today until the end of the current financial year
- a brief description of your primary business activity
- Australian Business Number (ABN), if you have one
- Australian Company Number (ACN), if you have one
- GST status and GST certificate if available
- your workplace details, including the business or trading name and physical address
- full names of all directors or business owners.

There's a couple of optional things you might find handy:

- names of any additional parties you'd like to have access to the policy
- bank details
- accountant details.

Once you take out a policy you'll be able to get a certificate to confirm your policy is up to date, and the date you're insured to. You can get this online at any time on WorkCover Connect.



WorkCover Connect

The essential online service helping businesses cover and care for their workers.

Managing your policy and claims online

Our easy to use online service, WorkCover Connect, allows you to manage your insurance cover and any claims, quickly and easily, whenever it suits you. You can:

- renew your policy, pay your premium and download your insurance certificate
- manage claims, contacts, tasks and appointments
- create and share reports and dashboards to analyse claims
- identify trends and target areas using our safety dashboard.

Find out more at worksafe.qld.gov.au

Renewing your policy

Accident insurance policies are renewed each year. Here are the important dates to note:

KEY RENEWAL DATES

1 July–31 August	Declare wages information
16 September	Pay your premium in full and receive an early payment discount
30 September	Full premium payment due. Flexible, monthly payment options available.

If you need further assistance, please call us on **1300 362 128**.



Scan the QR code to learn more about policy renewal and declaring wages

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we cover, we care

worksafe.qld.gov.au

1300 362 128