

Self-Employed Coverage

What You Should Know...

Facts for Self-Employed Individuals

Step 1

Find out if you are a Self-Employed Individual. The *Workers' Compensation Act* does not cover Self-Employed Individuals.

The Workers' Safety & Compensation Commission (WSCC) considers many factors to identify Self-Employed Individuals:

- ▶ Are you, or is your business registered with the Government of the Northwest Territories (GNWT) or the Government of Nunavut Legal Registry?
- ▶ Do you work under contract for services?
 - This means a lot of the work you do is on contract, but you can also work for other parties. You set your own schedule, supply your own equipment, and you can see a profit or loss.
- ▶ Do you provide services for more than one contractor?
- ▶ Do you have a business license?
- ▶ Do you advertise your services?
- ▶ Do you bill your customers or clients?
- ▶ Is your pay determined:
 - By the success of your contract?
 - Hourly?
 - Biweekly?
 - Monthly?
- ▶ Do you provide the facilities or equipment needed to fulfill your contract?
- ▶ Do you control the details of your work?
- ▶ Do you get a lot of contracts?
 - For example, you bid on all contracts that apply to your business.

- ▶ Under your existing contract(s), are you able to offer your services to others?
- ▶ Are you legally responsible for the work that you do?
- ▶ Do you have a GST number?

Step 2

We make the final decision about whether you are a Self-Employed Individual. The process includes reviewing all factors and applying them together.

Step 3

Self-Employed Individuals can buy Personal Optional Coverage from us. The minimum amount of time you can buy it for is one month. We base benefits on how much coverage you ask for, and what coverage we approve. You must apply to renew your coverage every year. If approved, you get the protection and benefits of the *Workers' Compensation Act*.

While coverage is optional, the amount you can apply for is not. The minimum amount is the average for the industry you're working in, and the maximum is set by the Governance Council of the WSCC as the Year's Maximum Insurable Remuneration (YMIR). If you can prove that your earnings are less than the industry average, we can allow for an exception. You can prove this by providing T4 slips to the WSCC.

Step 4

If you don't qualify as a Self-Employed Individual, your employer is whoever you supply services to. As a worker, we cover you if you are injured at work. Even if you are registered as a Self-Employed Individual now, you can still qualify as a worker later. You should inform us if your business changes.

Note: The above steps are in accordance with the following provisions of the *Workers' Compensation Act* (s) (Reference section 6.(1) and 6.(2).

Section 6. (1)

The Commission may, on application, designate as a worker any person who would not otherwise be considered a worker.

Section 6. (2)

The Commission shall, when designating a person as a worker,

- a) determine the work and the period for which the person is designated as a worker;
- b) determine the person's remuneration for the purposes of this Act;
- c) determine the assessments payable in respect of that person and who shall pay the assessments; and
- d) determine who shall perform the obligations of the employer for the purposes of this Act.



Mission Statement

Promote workplace safety
and care for injured workers.