



Leed Risk Services

695 Murray Street, West Perth WA 6005
 PO Box 1776, West Perth WA 6872
 Tel: 1300 881 464 Fax: (08) 9213 9999 info@leed.com.au www.leed.com.au
 Leed Insurance Group Pty Ltd T/as Leed Risk Services
 AFSL: 245650 ABN: 22 090 113 536



We are a Shareholder
 and Licensee of
 IBNA Limited

**WA WORKERS' COMPENSATION DECLARATION
 (Employer's Indemnity Insurance)**

Full Name of Employer:
Trading Name:
Business Occupation:
Principal Location Address:
Employer ABN:
Policy Number:
WCN:

		Insurer:		Insurer:	
Class of Workers		Actual Wages Period to	Number Employed	Estimated Wages Period to	Number Employed
1. General Workers (Names not required)					
As per Business Occupation above		\$		\$	
2. Working Directors (See 2 over)					
Name	Occupation				
		\$		\$	
		\$		\$	
		\$		\$	
		\$		\$	
		\$		\$	
3. Contractors / Sub Contractors (see over 3 & 4 over)					
(a) Do you, or do you expect to, contract out any of the work in connection with the business?		Yes	No		
(b) If the answer to (a) is "Yes", will you satisfy yourself that contractors/subcontractors are insured for workers' compensation by obtaining letters of indemnity from them?		Yes	No		
(c). Alternatively, do you wish to include such indemnity in this insurance proposed?		Yes	No		
If yes , please complete the following:					
Labour Only		\$		\$	
Labour and Plant		\$		\$	
Labour and Materials		\$		\$	
Labour, Plant and Materials		\$		\$	
Grand Total (for all wages and payments) Add 1,2 & 3 Above		\$		\$	

Contractual Obligations (see 5 over)

Have you entered into or do you intend to enter into any contractual arrangements whereby you agree to indemnify or hold harmless any Principal or any other person? If yes, and you require cover please attach details. Yes No

Common Law Cover (see 6 over)

Do you require the common law cover in this policy to be increased? Yes No

If so to what amount? \$ _____ (Currently cover is at \$50,000,000)

Cross Border/Overseas Workers (see 7 & 8 over)

Do you have or expect to have workers working interstate or overseas? Yes No

If yes, please provide details:

Industrial Diseases (see 9 over)

Do you have workers that may be engaged on a mine site? Yes No

1. SALARIES, WAGES OR OTHER REMUNERATION

You are required to declare the aggregate amount of wages, salaries, or other remuneration, which you have paid and estimate will be paid to all workers. The figure you show must be the absolute gross salary, wage or remuneration (before income tax) and must include:

- Commissions
- Bonuses
- Overtime
- Allowances
- Working Directors' Fees
- Salary Sacrifice Superannuation
- Fringe Benefits
- Other Benefits

whether at piece work rates or otherwise and whether paid in cash or kind but **excludes:**

- Termination payments, retirement pay, retrenchment pay in lieu of notice, superannuation levy payment, pensions, "golden handshakes", and
- Weekly payments of compensation being made to injured workers.

2. WORKING DIRECTORS

Companies can choose to insure "Working Directors". (This is **Optional**). Note Non-working directors and directors of public companies are excluded from cover.

A Working Director is one who –

- a) executes work for or on behalf of the company; and
- b) whose earnings as a director, by whatever means, are in substance for personal manual labour or services.

Remuneration that should be declared for directors includes all cash and non-cash benefits received by the director that would be regarded as earnings except the super guarantee levy payments. This includes items forming part of any salary sacrificing but excludes drawings.

If Working Directors are not nominated on the Statement of Salaries and Wages, they are not covered.

These wages are to be shown under 2. of this form.

3. WORKING CONTRACTORS AND SUB-CONTRACTORS

Contractors and sub-contractors who have been engaged by you for the purpose of your trade or business under a contract for service (ie not direct workers) and whose remuneration by whatever means is in substance a return for their personal manual labour or services, are considered to be your "workers" under the Workers' Compensation and Rehabilitation Act.

Although the policy will cover your liability under the Workers' Compensation and Rehabilitation Act, please note **NO COVER** is provided for claims made against you under common law. Please show details of the total remuneration paid to such contractors or sub-contractors under Section 3.

4. WORKERS OF CONTRACTORS AND SUB-CONTRACTORS

The Workers' Compensation and Rehabilitation Act makes you jointly and severally liable for injury to the workers of any of your contractors or sub-contractors. It is therefore important that you satisfy yourself that all contractors and sub-contractors have insurance covering their own workers. If you have any concern about this matter or you see a need to cover the workers of contractors or sub-contractors, please discuss the matter with us. Please note **NO COVER** is provided for claims made against you under common law.

5. CONTRACTUAL OBLIGATIONS

This Policy does not provide cover for any contractual arrangements whereby you agree to indemnify and/or hold harmless any Principal or any other person.

If you have entered into or intend to enter into any contractual arrangements whereby you agree to indemnify and/or hold harmless any Principal or any other person it is necessary to declare complete details with any request for extension of cover.

6. COMMON LAW - LIMIT OF INDEMNITY

The policy has a limit in respect of claims made against you under common law of \$50 million for any one person or number of persons arising out of the one event.

If you consider this amount is inadequate please contact us.

7. WORKERS LIVING OUTSIDE OF AUSTRALIA

If you engage a Worker in Western Australia to perform work overseas, then such workers will be covered for the benefits of the Workers' Compensation and Rehabilitation Act for a period of up to 6 months only. Although this cover is automatic, we do need to know in which Country your workers will be engaged. **NO COVER** is provided for claims made against you for damages under common law in respect of injuries occurring in any Country other than Australia

8. CROSS BORDER ARRANGEMENTS

Under the Act Employers are only required to obtain insurance to cover a particular worker in one State or Territory and clarifies which state or territory a particular worker has a connection with. The workers compensation premium and entitlements for each injured worker is applicable to the workers "State of connection".

WORKERS STATE OF CONNECTION

A workers state of connection is determined by applying the following tests:

- A. The state in which the worker usually works in that employment.
- B. If no state is identified by test (A) the state in which the worker is usually based for the purposed of that employment.
- C. If no state is identified by test (A) or (B), the state in which the employer's principal place of business in Australia is located.

For full details of the test including supporting DETAILS OF evidence please contact this office or refer to the WorkCover WA Web site - www.workcover.wa.gov.au

9. INDUSTRIAL DISEASES.

For any workers engaged on a mine site, there is no cover under a traditional Workers' Compensation policy. A separate policy is available though ICWA. Industrial Disease Common Law cover is available as an extension to this policy. Please contact our office if cover is required.

DECLARATION

I Hereby declare that I / We have read the **IMPORTANT NOTICES** and have made a declaration and/or reasonable assessment of salaries / wages / remuneration to be paid for the period shown above and may be verified by inspection of my wages books and other relevant records . I also confirm renewal of this policy is required.

Signed _____ Date _____

Answers not in my/our handwriting have been checked and I/we certify are true and correct.

Signed _____ Date _____

WORKING DIRECTORS DECLARATION

(ONLY COMPLETE IF NOT INSURING)

AMENDMENTS TO THE WORKERS' COMPENSATION AND REHABILITATION ACT

WORKING DIRECTORS

Companies can choose to insure "Working Directors". (**This is Optional**). Note Non-working directors and directors of public companies are excluded from cover.

A Working Director is one who –

- c) executes work for or on behalf of the company; and
- d) whose earnings as a director, by whatever means, are in substance for personal manual labour or services. Remuneration that should be declared for directors includes all cash and non-cash benefits received by the director that would be regarded as earnings except the super guarantee levy payments. This includes items forming part of any salary sacrificing but excludes drawings.

If Working Directors are not nominated on the Statement of Salaries and Wages, they are not covered.

These wages are to be shown under (3) on the Wages Declaration.

I/We

as Director/s of : (a Pty Ltd company) confirm
that I/we do not wish to be insured for Worker's Compensation benefits under the *Workers' Compensation & Rehabilitation Act*.

I/we confirm that I/we do not wish to be insured for Worker's Compensation benefits under the *Workers' Compensation & Rehabilitation Act*.

Signature of Company Director

Date