



EMPLOYERS' INDEMNITY INSURANCE PROPOSAL

ACT

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

Intermediary/broker name

Yes No Input Tax Credit %

Location of business

Postcode

Postal address

Postcode

Telephone

Facsimile

Email

Description of business activities

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

Classification	Number of workers	Estimated Gross "Wages" (\$) <small>(Wages as defined overleaf)</small>
a. Direct Employees		\$
b. Family Members (see attached and provide details below)		\$
c. Working Directors (see attached and provide details below)		\$
d. Contractors/sub-contractors for which you require cover (see attached)		\$
TOTALS		\$

Nominated family members & working directors

Full Name	Relationship	Occupation	Wages/ Salary	Other remuneration	Total
			\$	\$	\$
			\$	\$	\$

3. General information (please tick where appropriate)

Employees are likely to work in other States, Territories or Overseas (if yes, provide details) Yes No

No. of employees	Location & period	Approx. wages
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

The business has previously had workers compensation insurance (if yes, provide details) Yes No

Policy No.	Insurer	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YY

4. Statement and Signature

Date DD / MM / YY

Signature

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



Insurer
Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681
trading as CGU Workers Compensation

GPO Box 2978 Canberra ACT 2601
T (02) 6240 4770 F (02) 6230 0512

Important Notices – Please read when completing the Proposal and Retain

Definition of Worker

A “Worker” is an individual who:

- a. works under a contract of service, whether the contract is express, or implied, oral or written; or
- b. works under a contract, or at piecework rates, for labour only or substantially for labour only; or
- c. works under any other contract, unless:
 - i. the individual:
 - A) is paid to achieve a stated outcome; and
 - B) has to supply the plant and equipment or tools of trade needed to carry out the work; and
 - C) is, or would be, liable for the cost of rectifying any defect in the work carried out; or
 - ii. a personal services business determination is in effect for the individual carrying out the work under the Income Tax Assessment Act 1997 (Cth).

For more information on who is a worker, see the ACT WorkSafe website at www.worksafe.act.gov.au/health_safety

Definition of Wages

“Wages” means gross (before deduction of tax) wages, salary and all other remuneration including: overtime, shift and other allowances, over-award payments, bonuses, commissions, public and annual holidays (including loadings), sick leave, payments to working directors, and superannuation payment made by employers (in excess of the employers’ statutory contribution).

For a detailed definition of wages see the ACT WorkSafe website at www.worksafe.act.gov.au/health_safety

Family Members

“Family Members” who are “Workers”, and live in the employer’s home, are not entitled to compensation unless they are individually named and relevant information about them is provided to CGU at commencement and on renewal.

Working Directors

“Working Directors” are directors of the employer who perform work for the employer such that they meet the definition of “Worker”. Information about each Working Director must be provided to CGU. A failure to provide the information specified will result in CGU declining to indemnify the employer for any claim made by a Working Director and may result in prosecution for the Employer and/or its officers.

Contractors and sub-contractors

Under the definition of a “Worker”, many people working as individual contractors are treated as workers under the ACT Workers’ Compensation Act. As per Section 11 of the Act, this includes individuals engaged under a contract for services if the work performed has been on a regular and systematic basis.

To protect your liability and ensure all contractors are covered, you should obtain proof (such as an ACT 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 (for the purposes of your trade or business), provide an estimate of the contractor’s wages in Part 2d) of this form. If you do not know the wages component of contracts, as a guide, you can use the following percentages of the total contract values.

Guide to contractors wages - the percentage depends on the amount of labour supplied under the contract

(Multiply the total contract value by the below percentages to estimate the wages component of the contract)

Labour only supplied	100%	Labour & plant supplied	80%
Labour & tools supplied	90%	Labour plant & materials supplied	30% to 70% (refer to the wages guide on the ACT WorkSafe website)

For more information regarding contractors & wages see the ACT WorkSafe website at www.worksafe.act.gov.au/health_safety

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.



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