



WORKERS COMPENSATION INSURANCE
(Employer Indemnity Insurance)

WAGES DECLARATION

Penalties are provided under the Act for failure to furnish a true and correct statement.

Insured:

ABN:

Address:

Business Description:

Insurer:

Policy No:

Expiry Date: 09/01/2024

Declaration: You are required to declare Actual Wages paid during the expiring policy period and Estimated Wages reasonably expected to be paid during the forthcoming renewal period. Before completing this declaration, please read the entire document.

Wages: are defined as all wages, salaries, remuneration, commissions, bonuses, overtime, allowances and the like, directors' fees, superannuation contributions (except those made by force of law such as the superannuation guarantee), fringe benefits, and all other benefits paid (whether paid in cash or non-cash benefits such as vehicles, equipment, mortgage payments, travel, school fees etc.) to or in relation to a Worker (including working directors) or to Contractors, before deduction of income tax. **Wages does not include** termination payments, retirement pay, and retrenchment pay in lieu of notice, pensions, "golden handshakes", or weekly payments of workers' compensation.

Actual Wages	09/01/2023 to 09/01/2024
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Estimated Wages	09/01/2024 to 09/01/2025
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General Workers

Declare the Number of Staff and Actual Wages for the expiring policy year and the Number of Staff and Estimated Wages expected for the renewal period. As from 1 October 2011, **Family Members** residing with the employer and employed in the business are defined as a "worker" under the Act. From that date there is no need to disclose their names to obtain cover and their wages must be included under the General Workers category.

No. of Staff	Actual Wages
	\$
	\$
	\$

No. of Staff	Estimated Wages
	\$
	\$
	\$

Working Directors

If a Director works for or on behalf of the company and their earnings are in substance for personal manual labour or services, then they can be covered for statutory benefits at the option of the Insured. If cover is required, the name and total wages paid to the Working Director must be declared in the following schedule. Amounts declared should reflect earnings you can substantiate and may be required to be verified in the event of a claim. Working Directors of Public Companies are not considered workers under the Act.

Full Names of Working Directors	Actual Wages
	\$
	\$
	\$

Full Name of Working Directors	Estimated Wages
	\$
	\$
	\$

Contractors & Sub-Contractors

Contractors and Sub-Contractors (i.e. not direct employees) who have been engaged by you for the purpose of your trade or business under a contract for service and whose remuneration by whatever means is in substance a return for their personal manual labour or services, may be considered to be your "workers" under the Workers' Compensation and Injury Management Act. If Contractors and Sub-Contractors have been, or are likely to be engaged, please complete the schedule over the page.

Note: Premium is assessed on the labour component of contractor payments and varies according to the type of work undertaken. In the schedule over the page you will need to split the Actual and Estimated gross payments to Contractors and Sub-Contractors into the Categories of Work, and then multiply the Total Value of Payments by the % of Payments for Labour Component; the result of which is the Value of Labour Component. The premium is rated on this component.

Contractors & Sub-Contractors continued...

Actual Payments

Category of Work Supplied by Contractors	Work Performed by Contractors	Gross Payments to Contractors	% of Payments for Labour Component	Value of Labour Component
Labour Only or with Light Plant and Hand Tools		\$	Multiply by 90% =	\$
Labour and Heavy Plant		\$	Multiply by 50% =	\$
Labour and Materials		\$	Multiply by 40% =	\$
Labour, Plant & Materials		\$	Multiply by 30% =	\$

Estimated Payments

Category of Work Supplied by Contractors	Work Performed by Contractors	Gross Payments to Contractors	% of Payments for labour component	Value of Labour Component
Labour Only or with Light Plant and Hand Tools		\$	Multiply by 90% =	\$
Labour and Heavy Plant		\$	Multiply by 50% =	\$
Labour and Materials		\$	Multiply by 40% =	\$
Labour, Plant & Materials		\$	Multiply by 30% =	\$

Employees of Contractors and Sub-Contractors: the Workers' Compensation and Injury Management 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 a Workers Compensation Insurance policy covering their own workers.** You should obtain Certificates of Insurance from the Contractor/Sub-Contractor. Otherwise, complete the following schedule in respect to employees of contractors and sub-contractors who are not covered by a Workers Compensation policy effected by the contractor or sub-contractor. The policy will cover your liability under the Act; however no cover is provided for Common Law claims made against you.

Work Performed	No. Workers	Actual Wages	Work Performed	No. Workers	Estimated Wages
		\$			\$
		\$			\$

Employees Working Outside of Western Australia: if a worker who usually works for you in WA is required to temporarily perform work outside WA or overseas, then, subject to Section 20 of the Act, such workers will be covered for the benefits of the Act for a period of up to 6 months which may be extended by request. Although the cover is automatic, please attach details of where your workers will be engaged. No cover is provided for claims made against you for damages under common law in respect of injuries occurring outside Australia nor in respect of any such claim brought against you in any Country other than in Australia.

Injury Management System and Return to Work Programs: the Act requires all employers to have an Injury Management System (IMS) and a Return to Work Program (RTWP) in place in accordance with the relevant Codes of Practice. This is to ensure that injured workers can remain at work, or return to work, at the earliest appropriate time. An RTWP is required as soon as practicable following an injury to a worker. You are able to transfer your obligation to establish a RTWP to your insurer on request when you submit the claim. For information on IMS, RTWP and the Codes of Practice please call us. Otherwise, these are available at www.workcover.wa.gov.au. Penalties apply for non-compliance.

Anti Avoidance Provisions: You may be in breach of the Act if you enter into arrangements designed to avoid your liability to a worker under the Act. You may be liable to pay compensation and meet obligations related to compensation for engaging in contrived workers compensation avoidance arrangements.

Wages Audits: Under the provisions of the Act insurance companies have the right to conduct wages audits and charge premiums on any portion of under declared wages retrospectively for all policy years.

DECLARATION BY THE EMPLOYER:

I,.....of.....

in the State of Western Australia do solemnly and sincerely declare that the total sum of Wages paid to my/ our employees as at the expiry date is/was as set out above AND I make this solemn declaration conscientiously believing the same to be true and by virtue of n Act of Parliament of Western Australia rendering persons making a false declaration punishable for wilful and corrupt perjury.

Declared at.....this..... day of.....20

Signed.....

Renewal is required **Renewal is not required because**

The information on this Wages Declaration is general advice only. It does not take into account your individual circumstances or requirements. Every effort has been made to ensure accuracy however this is not guaranteed. Please contact us for assistance, or to discuss any queries or concerns you may have.