



ZURICH[®]

Penalties are provided under the Workers' Compensation and Injury Management Act 1981 (WA) (the Act) for failure to furnish a true and correct statement.

Employer's legal name (if full)				
Business description				
Primary location				
Policy number			ABN	
Are you registered for GST? (please tick appropriate box)	Yes ☐	No ☐	If you are registered for GST, please provide your percentage entitlement to an Input Tax Credit	%

Schedule A

Schedule of actual estimate wages paid to employees in the business for the periods as stated below. (Excluding members of the employer's family dwelling in their house and working directors, for whom Schedule B must be completed).

The word **'wages'** means all gross wages, salaries, remuneration, commissions, bonuses, overtime, shift and other allowances, directors fees and all other benefits paid (whether at piece work rates or otherwise, and whether paid in cash or in kind) to or in relation to a worker before deduction of income tax.

'Wages' does not include: termination payments, retirement pay, retrenchment pay in lieu of notice, levied superannuation payments, pensions, golden handshakes, and weekly payments of compensation made to injured workers.

[illegible]

Schedule B

Schedule of:

- A. (in the case of employers other than proprietary limited (Pty Ltd) companies) members of individual employer's family dwelling in the employer's house; and
- B. (in the case of employers that are non-public companies (other than sole traders and partnerships)) company directors.

A. Family members

Members of the employer's family dwelling in the employer's house and who are direct employees must be named separately and the type of work performed declared below. Individual figures must be shown for each person and they are not to be included in Schedule A.

Note: Any member of the employer's family dwelling in the employer's house who is not mentioned immediately below, will not be covered by this insurance.

Name	Age	Occupation	Relationship to applicant	Actual wages	Estimated wages
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$

B. Working directors of non-public companies (other than sole traders and partnerships)

- A director will not be covered by this insurance unless he / she is a 'working director' (see below) of a non-public company and his / her earnings are accurately disclosed below.
- A 'working director' is a director who:
 - executes work for his / her company; and
 - whose earnings (whether by cash, fringe benefits or other non-cash benefits) are for the director's personal manual labour or services.
- Zurich will try to ascertain whether a director satisfies the above definition, but in issuing a policy does not confirm that the director does satisfy the definition.

Note: Usually, the amount of the weekly payments which an injured director will receive is the amount declared by the director as his / her earnings below. It is therefore in the director's interests to make a full disclosure of the earnings.

To assist Zurich to form an opinion as to whether the director is eligible to be covered, and for how much, please advise:

(a) Does the director execute work on behalf of the company? Yes ☐ No ☐

(b) If 'Yes', what is the nature of it?

(c) Is the director paid by reference to that work? (Disregard profit distribution such as dividends and trust distributions). Yes ☐ No ☐

(d) In what forms does the director receive financial benefits from the company? (eg. cash, payment of children's school fees, vehicles, meals, electrical equipment, accommodation).

(e) How much does the director receive in cash from the company per month? (Disregard profit distributions such as dividends and trust distributions and contributions under the Superannuation Guarantee (Administration) Act 1992).

(f) What is the value of the non-cash benefits received by the director from the company per annum?

Schedule of working directors to be noted on the policy.

Name	Occupation	Actual wages	Estimated wages
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Note: Any working director, who is not declared above, will not be covered by this insurance.

Schedule C

Contractors and sub-contractors

1. In some circumstances you can be liable to the employees of your contractors and sub-contractors. Contractors and sub-contractors are individuals and partnerships (but not Pty Ltd or Ltd companies) whom you engage to perform work for the purposes of your trade or business, but who are not employees of yours.

(a) Do you expect to let contracts or sub-contracts for any part of the work of your trade or business during the period of insurance? Yes ☐ No ☐

(b) If 'Yes':

(i) Do you undertake to satisfy yourself on every occasion that the contractor or sub-contractor is insured against his full liability under the Act? If you do, you must produce a Certificate of Currency from the contractor's or sub-contractor's insurer. Yes ☐ No ☐

(ii) In any case, you are required to complete Schedule C.

Type of work performed	Actual remuneration from _____ to _____			
	(a) Labour only supplied	(b) Labour & plant supplied	(c) Labour & materials supplied	(d) Labour, plant & materials supplied
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	Estimated remuneration from _____ to _____			
	(a) Labour only supplied	(b) Labour & plant supplied	(c) Labour & materials supplied	(d) Labour, plant & materials supplied
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

Avoidance arrangements

Section 175AA of the Act prohibits an employer from avoiding compensation obligations by contriving to have his / her workers form their own companies, and engaging the companies instead of the workers (penalty: \$2,000).

This will occur if the employer 'intimated' (ie. implied) that the employer was unwilling to have the same work done by the worker.

Alternatively, this will occur if, before the 'avoidance arrangement', the worker was a worker of the employer direct.

In an avoidance arrangement, the Act makes the employer continue to be liable for the worker's compensation claim, and also:

- relieves the worker's company of liability both to the worker and the employer, and
- allows the employer's insurer to recover the cost of the claim from the employer.

Avoidance arrangements may also have the effect that both the employer and the worker's company have no insurance for a common law negligence claim by the worker.

Injury management

With effect from 14 November 2005, all employers are required to have an Injury Management System (IMS) in place in accordance with the Injury Management Code of Practice. Additionally, all employers are required to have a Return to Work Program (RTWP) established in accordance with this code as soon as practicable following an injury to a worker.

1. Do you have an established IMS in accordance with the Injury Management Code of practice and section 155B of the Act? Yes ☐ No ☐

2. If 'No', state why?

3. Are you able to implement a RTWP in accordance with the Injury Management Code of Practice and section 155C (1) (3) of the Act? Yes ☐ No ☐

4. If 'No', state why?

5. Do you require further information to assist in establishing an IMS or RTWP? Yes ☐ No ☐

6. Contact details of the person responsible for day to day management of IMS – name / position / phone / fax / email / address

Should you require assistance in implementing an IMS, establishing and monitoring a RTWP or would like a copy of the Injury Management Code of Practice Guidance Notes, please contact Zurich's Injury Management Adviser on 08 9261 1342.

Information and templates on IMS/RTWP and the Code of Practice Guidance Notes can also be obtained by contacting WorkCover on 1300 794 744 or by accessing their website at <http://www.workcover.wa.gov.au>

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about you ('your details') to assess applications, administer policies, contact you, enhance our products and services and manage claims ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. Laws authorising or requiring us to collect information include the Insurance Contracts Act 1984, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at www.zurich.com.au or by telephoning us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.

Declaration by or on behalf of employer*

(To be signed by the employer personally or where the employer is an Incorporated Body, by the Company Secretary).

I of

In the State of Western Australia, do solemnly and sincerely declare that the total sum of wages paid to my / our employees and contractors during the period now expired was as set out above and I make this solemn declaration conscientiously believing the same to be true and by virtue of an Act of the Parliament of Western Australia rendering persons making a false declaration punishable for wilful and corrupt perjury.

Dated at this day of

Signed

Before me Witness

Certified by registered company auditor, accountant or tax agent*

I of

Being the duly appointed for the employer hereby declare that

my examination of, for the employer hereby declare that from my examination of the said employers wage records and cash drawn, I am satisfied the total sum of wages are the actual amounts paid by the employer to the employees and contractors for the period

From / / To / /

Signed Date / /

***One of the above declarations must be completed**

I confirm that renewal of the policy is required.

Signed Date / /

or

I confirm that renewal of this Policy is **not** required because

Signed Date / /

or

I confirm that **cancellation** of this policy is required because

Signed Date / /