



Employer's Indemnity Insurance Proposal ACT

Please read the important notices on the back of this form

1. Business details

Full name of Employer (legal entity)

Period of insurance: From: / / To / / at 4.00 p.m.

Business or trading name ABN (if applicable)

Registered for GST Yes No Input Tax Credit % Intermediary/broker name

Location of the 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" (\$) (Wages as defined overleaf)
a) Direct Employees		\$
b) Family Members (see back of this form and provide details below)		\$
c) Working Directors (see back of this form and provide details below)		\$
d) Contractors/sub-contractors for which you require cover (see back of this form)		\$
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

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 / /

4. Statement and Signature

I/We agree that this proposal shall, subject to the terms and conditions of the policy, be the basis of the insurance.

The statements are true and I/we have not suppressed, misrepresented or misstated any material fact.

Signature Name and title (e.g. Business owner or Authorised officer of Corporation) Date / /

Important Notices - Please read when completing the application

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 WorkCover website at www.ors.act.gov.au/workcover

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 WorkCover website at www.ors.act.gov.au/workcover

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.

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 WorkCover website)

For more information regarding contractors & wages see the ACT WorkCover website at www.ors.act.gov.au/workcover

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.

Privacy and your information

We need to collect, use and disclose personal information about you and anyone else insured under this policy. The workers compensation legislation authorises us to collect and use this information. By signing this Proposal you agree to us handling this information (on a confidential basis) for the purposes of managing your policy or claims. We may also use the information to make you aware of other products and services which may be of benefit to you (unless you have taken this policy out through an insurance broker or agent). Further information on how we handle your personal information is explained in our Privacy Charter. A copy of our Privacy Charter is available from our website at www.cgu.com.au.

For more information regarding workers compensation insurance, discover the CGU Advantage at www.cgu.com.au