Self Employed Operators & Personal Optional Coverage

Can I get coverage if I am self employed?

Yes. If the WSCC determines that you are truly self employed you can apply for Personal Optional Coverage.

How does the WCSS determine if I am self employed?

You will be interview by a WSCC Assessment Representative and asked to complete a Self Employed Questionnaire. The following are some of the things the WSCC considers in making the determination:

- Are you or your business registered with the legal registries of the NWT or Nunavut?
- Do you have a business license in the NWT or Nunavut?
- Do you work under a contract for services?
- Do you provide services for more than one contractor?
- How are you paid?
- Do you provide the equipment or materials to fulfill your contract?
- Do you control the details of your work?
- Are you free to offer your services to others while under your existing contract?
- Are you legally liable for the work that you perform?

Why is it so important to determine if I am self employed before accepting my application for Personal Optional Coverage?

It is a violation of the *Workers' Compensation Act(s)* for employers to either directly or indirectly deduct from the wages of its workers any costs for WSCC coverage. We need to ensure that you are self employed to protect your legal rights. In some cases people applying as self employed are actually deemed to be workers. If you are deemed then it is the responsibility of your employer to pay for your coverage.

What is Personal Optional Coverage?

Most workers are automatically covered by the WSCC through their employers. If they get hurt at work, or sick because of work, they get benefits from the WSCC. People who aren't covered by the WSCC can purchase Personal Optional Coverage to get the same benefits as other workers.

This coverage is purchased for a minimum of one month and for a maximum of one calendar year. Personal Optional Coverage expires December 31st of each year and must

be renewed annually. The WSCC will send you a reminder and renewal forms in early December.

Once your application is approved, coverage is effective the day your application is received in the WSCC office. Upon approval, you are entitled to the protection of the Acts and all their benefits.

Who is not automatically covered by the WSCC?

You are not automatically covered if you are:

1) an executive officer of a corporation;
2) a business owner with workers; or
3) self-employed with no workers

What kinds of benefits are included in Personal Optional Coverage?

Benefits may include:

- compensation for lost work income up the amount of coverage accepted;
- paying for health care;
- medical and job rehabilitation; and
- a permanent disability award (if the worker is permanently disabled)

What if I am not covered and I decline Personal Optional Coverage?

You would not be covered under the *Workers' Compensation Act(s)* and would not be eligible for any benefits from the WSCC.

Can my Personal Optional Coverage be cancelled?

Yes.

You can cancel it by writing the WSCC. It will be cancelled the day the WSCC gets your written request.

Also, if you do not pay for your coverage by the due date the WSCC may cancel your coverage.

How do I apply for Personal Optional Coverage?

To begin the process, complete the Application for Optional Coverage form and fax it to (867) 873-4596 in the NWT or to (867) 979-8501 in Nunavut.

Or you can call the WSCC at 1-800-661-0792 in the NWT, or 1-877-404-4407 in Nunavut and speak with a WSCC Assessment Representative who will assist you.