# Health and Safety for Small Businesses:

## A Guide to WorkSafeBC

WorkSafeBC

## About WorkSafeBC

At WorkSafeBC, we're dedicated to promoting safe and healthy workplaces across B.C. We partner with workers and employers to save lives and prevent injury, disease, and disability. When work-related injuries or diseases occur, we provide compensation and support injured workers in their recovery, rehabilitation, and safe return to work. We also provide no-fault insurance and work diligently to sustain our workers' compensation system for today and future generations. We're honoured to serve the workers and employers in our province.

## Prevention Information Line

We provide information and assistance with health and safety issues in the workplace.

Call the information line 24 hours a day, 7 days a week to report unsafe working conditions, a serious incident, or a major chemical release. Your call can be made anonymously. We can provide assistance in almost any language.

If you have questions about workplace health and safety or the Occupational Health and Safety Regulation, call during our office hours (8:05 a.m. to 4:30 p.m.) to speak to a WorkSafeBC officer.

If you're in the Lower Mainland, call 604.276.3100. Elsewhere in Canada, call toll-free at 1.888.621.7233 (621.SAFE).

## Acknowledgements

This publication would not have been possible without the generous assistance of various organizations and individuals involved with small business in British Columbia.

# Health and Safety for Small Businesses:

## A Guide to WorkSafeBC

WorkSafeBC

## Health and safety resources

All employers — no matter how big or small — are responsible for the health and safety of their workers. To help support the health and safety needs of small and micro businesses, a wide range of information and resources are available on worksafebc.com, and through our partnership with Small Business BC.

Many of our resources are available to order in hard copy from the WorkSafeBC Store at worksafebcstore.com. In addition to books, you'll find DVDs, posters, and brochures. If you have any questions about placing an order online, please contact a customer service representative at 604.232.9704, or toll-free at 1.866.319.9704.

You can find a web book of this manual online at worksafebc.com/smallbusiness.

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# Introduction

The contribution of small businesses to B.C.'s economy and our local communities is invaluable. This guide is designed to help you understand your health and safety and insurance responsibilities, and review your health and safety processes and procedures. It covers what's required to meet your legal obligations, including registering your business and applying for coverage, managing claims, and meeting your responsibilities for health and safety.

Health and safety doesn't need to be complicated if you know the basics.

## Employers' Fairness and Service Code

As an employer, you are central to all workplace operations and decision making for your business, and we recognize you as both a customer of our services and a partner in fulfilling our safety mandate.

The Fairness and Service Code is designed to:

- Outline the standards and behaviour you can expect from our staff
- Clarify our commitment to continuous improvement in the services we provide

- Ensure that you are aware of your rights in your dealings with us
- Strengthen our relationship with our stakeholders

You can find the *Employers' Fairness and Service Code* on worksafebc.com.

## Employer responsibilities

Whether a business is large or small, the law requires that it be a safe and healthy place to work. As an employer, you are responsible for ensuring a healthy and safe workplace.

### Your health and safety responsibilities

**Reference**

"How can I prevent injuries?" on pages 17–20

- Establish a valid occupational health and safety program and comply with the *Workers Compensation Act* and the Occupational Health and Safety Regulation.
- Provide a safe workplace by training your employees to do their work safely and providing proper supervision.
- Give supervisors the necessary support and training to carry out health and safety responsibilities.
- Regularly inspect your workplace to make sure everything is working properly.
- Ensure adequate first aid equipment, supplies, and trained attendants are on site to handle injuries.
- Fix problems reported by workers.

### Your insurance responsibilities

**References**

- "Who does and doesn't need coverage?" on pages 5–7
- "Assessable payroll" on page 11
- "How do I pay my premiums?" on pages 12–14

- Register for WorkSafeBC insurance coverage, if required, before you hire workers or contract out work.
- Report your assessable payroll and pay your premiums when they are due.
- Notify us of any changes to your operations that might affect your industry classification or the status of your account.

### Your claims responsibilities

**References**

- "What do I do if there is a workplace incident?" on pages 21–23
- "Incident investigations" on pages 23–24
- "Submitting claims and investigation forms" on pages 24–25.

- If a worker is injured on the job and needs immediate medical attention, transport the worker to the nearest medical facility for treatment and pay for the transportation.
- Report injuries, diseases, and other incidents.
- Investigate incidents and submit investigation reports.
- Submit the necessary forms when a claim is started.

## Know the rights and responsibilities of your workers

Educate yourself about the rights and responsibilities of your workers, and provide them with information so that they know how to work safely and deal with any incidents that occur.

**Worker rights**

- The right to know about hazards in the workplace.
- The right to participate in health and safety activities in the workplace.
- The right to refuse unsafe work without getting punished or fired.

**Worker responsibilities**

- Be alert to hazards and unsafe acts and conditions, and report them immediately.
- Follow safe work procedures and act safely in the workplace at all times.
- Use the protective clothing, devices, and equipment provided and as instructed, being sure to wear them properly.
- Co-operate with joint health and safety committees, worker health and safety representatives, WorkSafeBC prevention officers, and anybody with health and safety duties.
- Report injuries to a supervisor and the employer.
- Get treatment quickly should an injury happen on the job, and tell the health care provider that the injury is work related.
- Follow the treatment advice of health care providers.
- Participate in modified or transitional duties that are part of a reasonable return-to-work program.
- Never work under the influence of alcohol, drugs, or any other substance, or if overly tired.

# Registering for WorkSafeBC insurance coverage

Registering for workplace insurance coverage has benefits and is in many cases a requirement in B.C.

Generally, you require coverage if you:

- Employ and pay workers on a regular, casual, or contract basis
- As a homeowner, hire an individual to work in or around your home for a certain period of time (e.g., child care, lawn services)
- Come from another province or country to do work in B.C.
- Work in the commercial fishing or trucking industries
- Own an incorporated company that is actively engaged in business

If you are self-employed and do not hire any workers or unregistered contractors, you do not need to register or pay premiums. You may be eligible to purchase optional coverage to cover lost salary and medical expenses if you are injured on the job as a result of your work.

For more information about who needs coverage, visit worksafebc.com/insurance.

## Benefits of WorkSafeBC insurance coverage

WorkSafeBC insurance coverage is a no-fault insurance system that protects both the employers who pay for it and the workers who receive benefits:

### Employers

WorkSafeBC collects insurance premiums from employers and registered firms. In return, the employer or registered firm receives the following benefits:

**No-fault protection**
Your insurance protects you from lawsuits by workers who are injured on the job. This means that workers give up the right to sue you in the event of a workplace injury, in exchange for your covering the cost of health care and rehabilitation services as well as wage-loss benefits.

**Tools and expert advice**
We provide resources and consultation to help you with injury prevention, workplace safety, and disability management and return-to-work programs for injured workers.

**Collective liability**
Like other types of insurance, the costs of claims are shared by those in your industry, so you never have to bear the full cost of a claim.

### Workers

Every worker in B.C. is automatically covered for any work-related injury, illness, or disease. When workers suffer work-related injuries, illnesses, or diseases, we offer benefits and services that include compensation and support for their recovery, rehabilitation, and safe return to work.

WorkSafeBC insurance will protect a worker from a lawsuit by another worker who is injured on the job.

## Who does and doesn't need coverage?

All employers are legally required to have WorkSafeBC coverage unless the employer is exempt. An employer is a person or firm that hires workers or unregistered subcontractors. An employer can be a self-employed proprietor, partnership, corporation, society, or other type of legal entity.

Whether you need coverage depends on the type of business you operate and whether you hire and pay workers.

**Workers versus independent contractors**
A worker is employed on a full-time, part-time, casual, or contract basis and is paid on an hourly, salaried, piecework, or profit-sharing basis. Equipment is supplied, and the work schedule is set by the employer.

Workers can also include the following:

- Each child of a proprietor or partner who is paid by the firm
- The spouse of a partner who is working for the partnership and is paid
- A spouse, child, or other family member of a firm owner for whom earnings are reported for income tax purposes

An independent contractor performs work under a contract with another person or contractor and exists as a business outside of that contract. Independent contractors are paid for the entire job; supply their own tools, equipment, and major supplies for the job; and determine their work schedule by agreement.

**Subcontractors**
If you contract out any of your work, ask your subcontractors whether they carry their own WorkSafeBC insurance coverage. If they do, ask for their account numbers. If they don't, you may be required to provide coverage for them.

To determine whether or not a subcontractor is registered with us and is in good standing, you can obtain a clearance letter by visiting worksafebc.com/insurance or by calling the Employer Service Centre at 604.244.6181 in the Lower Mainland or 1.888.922.2768 toll-free in Canada.

**Who is not required to register?**
Individuals are not required to register if they are:

- Partners or proprietors if the business is unincorporated (even if the operation includes the proprietor's spouse) and they don't hire any workers or unregistered subcontractors
- Independent operators who are neither employers nor workers

To find out if you need to register, visit worksafebc.com/insurance.

**Personal Optional Protection (POP) coverage**
Proprietors and partners in a partnership who operate an independent business are not automatically covered under the *Workers Compensation Act.* If eligible, proprietors and partners can purchase Personal Optional Protection (POP) coverage, which is optional workplace disability insurance. POP will pay health care, wage-loss, and rehabilitation benefits if you are injured at work.

**What if I don't register when required?**
It is against the law to avoid registering when you are required to do so. If you are required to register and do not, and one of your workers is injured, you could be fined and charged the total compensation costs of the injury plus retroactive insurance premiums.

## How to register

To register, visit worksafebc.com/insurance. The online registration process should only take about 20–30 minutes. (See "Information you will need to register" below.)

To avoid unnecessary delays, provide complete details of your business on the application form. An assessments officer may contact you if the information is not clear; however, an incomplete or illegible application may be rejected.

**OneStop Business Registry**
The OneStop Business Registry is a service that allows you to register with several public agencies in one step, using your business number from the Canada Revenue Agency. This service includes the following:

- WorkSafeBC — registration number
- Canada Revenue Agency — goods and services tax (GST), payroll deductions, import-export accounts
- Ministry of Finance — provincial sales tax and hotel room tax
- BC Registries and Online Services — registration for a sole proprietorship or general partnership
- Participating municipalities — municipal business licences

Visit onestop.gov.bc.ca to register your business.

**Information you will need to register**
Make sure you have the following information ready when you go to register:

- The complete legal name of your business or, if you are registering under a partnership or proprietorship, the legal names of the business owners
- Your incorporation number, date, and jurisdiction if you operate a limited company
- Your business number from the Canada Revenue Agency, if you have one
- The makes and models of any major equipment you use to generate revenue

- A detailed description of your business, including products produced, services provided, materials and equipment used, processes, and so on
- An estimate of your payroll if you employ workers or pay yourself for work performed
- The start date of operations and start date of your first worker, if applicable
- Names, social insurance numbers, birth dates, and contact information of the proprietor, all partners, or all active shareholders
- An email address and contact information for your business

# How much will my coverage cost?

Once registered, you will be charged annual or quarterly insurance premiums for your workplace disability coverage based on your assessable payroll and your firm's net rate.

Insurance premiums are collected from registered firms to cover the costs of work-related injuries, occupational diseases, and fatalities. These include health care, wage-loss, rehabilitation, administration, and all other related costs. As a registered firm, you are required to pay these premiums just as you would pay premiums for any other type of insurance.

To find out how much your coverage costs, visit worksafebc.com/insurance.

## Calculating your premiums

Your premiums are calculated using three variables: the base premium rate for your classification unit, your experience rating adjustment, and your assessable payroll. These terms are explained below.

**Classification units**
Our classification system groups firms in similar industries with similar levels of risk, so we're able to charge you a fair rate that reflects the rate of injury and illness in your industry.

Firms in the same industry share the same classification unit and pay the same base premium rate for insurance. An industry's base premium rate reflects the risk of injury and historical claim costs. The higher the risk and relative claim costs, the higher the industry's base premium rate will be.

Classification units help ensure that the overall claims costs in B.C. are distributed fairly among the industries responsible for those costs — industries with higher injury costs pay higher premiums.

There are approximately 540 classification units; the following are three common ones for small businesses:

- 761035 — Restaurant or Other Dining Establishment
- 721027 — House, Other Wood Frame Construction, or Renovation Work
- 741013 — General Retail (not elsewhere specified)

To determine the classification unit that best describes your firm, we consider several factors, including the following:

- Type of products or services you provide, or how you generate revenue
- Processes, technology, or materials you use
- Type of industry you compete in

**Base premium rates**

The base premium rate is the percentage of payroll that is charged for your industry, ensuring that employers pay the costs of injuries, diseases, and related prevention activities for their industry. Different classification units have different base premium rates. To ensure that base premium rates remain fair and equitable, we review the classification system every year and modify rates to reflect changes in industries and the economy.

**Experience rating**

Experience rating is the discount or surcharge that your firm earns each year.

The discount or surcharge ensures that the costs of compensation for people injured at work are distributed fairly. This is how we determine it:

- We determine your claim costs for the past three years.
- We take into account the size of your firm, based on your payroll.
- We compare your claim costs per dollar of payroll to the industry average.

If your claims are lower than those of competitors of the same size, you can earn discounts on your base premium rates — up to 50 percent over time.

If your claims are higher than those of competitors of the same size, you may face surcharges of up to 100 percent over time. You can estimate your experience rating using the experience rating calculator on worksafebc.com or by calling the Employer Service Centre (at 604.244.6181 in the Lower Mainland or 1.888.922.2768 toll-free in Canada). Also see "How can I reduce my premiums?" on pages 15–16.

**Assessable payroll**

Your assessable payroll is the total amount of wages you pay to your workers, including gross wages, salaries, commissions, bonuses, holiday pay, and other remuneration before deductions. It excludes non-cash taxable benefits. Most small businesses calculate and submit this information using the Employer Payroll and Contract Labour Report (form 1810). Your assessable payroll may also include payments you made to contractors, or shareholder earnings, such as dividends paid to an active shareholder in a closely held private corporation.

**Sample calculation of an annual premium**

The following formula determines how much you pay:

$$\left[\begin{array}{l}\text{Industry base}\\ \text{premium rate}\end{array} \pm \begin{array}{c}\text{Experience}\\ \text{rating}\end{array}\right] \times \begin{array}{c}\text{Assessable}\\ \text{payroll}\end{array} = \text{Premium}$$

For example, the 2019 base premium rate for a restaurant (classification unit 761035) is 0.82% of assessable payroll. This means that a firm in this classification unit with an annual assessable payroll of $200,000 and an experience rating discount of 10% will pay an annual premium of $1,476 in 2019.

$$[0.82\% - (0.82\% \times 10\%)] \times \$200{,}000 = \$1{,}476 \text{ premium}$$

# How do I pay my premiums?

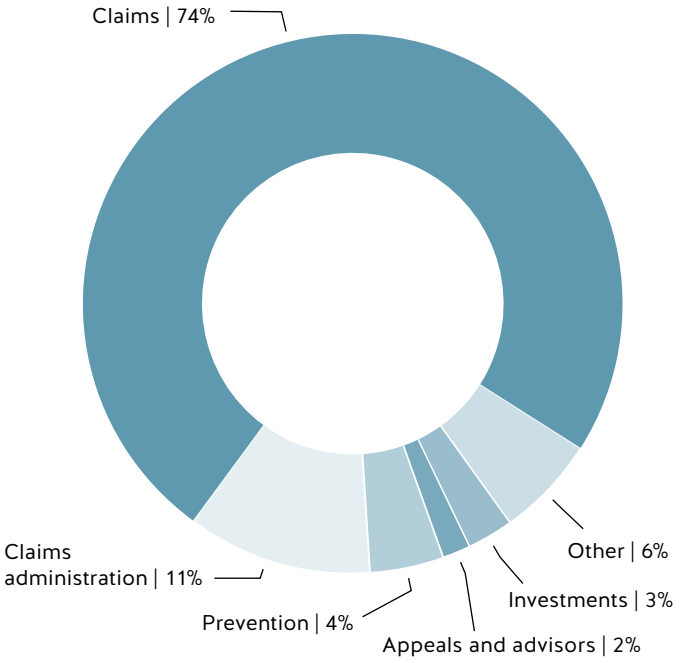
As an employer, your responsibilities include reporting your payroll and paying your premiums; even if you have zero payroll or owe zero premiums, you must still report your payroll.

The process for reporting assessable payroll and paying a premium is similar to filing a tax return. Toward the end of the year, you will receive a letter by mail telling you the base premium rate for your classification unit for the upcoming year. This is not a bill, and you do not make a payment at this time.

Most small businesses will also receive an Employer Payroll and Contract Labour Report (form 1810). Use this form to report your annual assessable payroll and determine your premium for the previous year. This payment is then due at the beginning of the following year.

There are two categories of remittance: annual and quarterly.

## Where your money goes




**Claims $1.6 billion**
wage-loss, disability, and health care benefits

**Claims Administration $242 million**
adjudication, payments, and return-to-work programs

**Prevention $93 million**
education, consultation, and enforcement

**Appeals and advisers $41 million**
WCAT (appeal tribunal), Review Board, Workers' Advisers, and Employers' Advisers

**Investments $60 million**
fund management

**Other $127 million**
fraud detection, policy and regulation, information services, corporate services, governance, research, and building maintenance

**Note:** All figures are taken from the WorkSafeBC 2018 Annual Report.

## Annual remittance

If you have a projected annual premium of less than $2,000, you will generally report your payroll and pay your premium once a year. Most small businesses remit annually.

**Note**

If you remit quarterly, you will also receive an Employer's Remittance Form (form 1820) to report your assessable payroll, calculate your premium, and make your quarterly payment.

## Quarterly remittance

If you have a projected annual premium of $2,000 or more, you will generally remit on a quarterly basis. The quarterly remittance dates are April 20, July 20, October 20, and January 20.

## Report and pay

Most small businesses will receive an Employer Payroll and Contract Labour Report (form 1810). Use this form to report your annual assessable payroll and determine your premium for the previous year. If you remit quarterly, you will also receive an Employer's Remittance Form (form 1820) to report your assessable payroll, calculate your premium, and make your quarterly payment.

Before you begin, review our dates and deadlines to get a sense of when you need to report your payroll and pay premiums. You'll need the following information:

- Your WorkSafeBC account number and payroll report ID. You'll find these on your payroll report.
- Your payroll records for the previous year or quarter, including:
  - The total wages and salaries paid to workers, including shareholders' earnings.
  - The names of workers and active shareholders who have earned more than the maximum assessable earnings for the reporting year (the maximum is listed on your form). See the "Assessable earning guide: Wage and salaries and equivalent" on worksafebc.com for more details.
  - The total payments to contractors and unregistered subcontractors in the previous year or quarter. In some circumstances, an equipment allowance may be claimed against unregistered subcontractors' earnings.
- A credit card or your bank account information, if you want to make a payment or set up a payment method.

## Payment options

You can pay your premiums using one of the following methods.

**Online at** worksafebc.com
Set up an online account at worksafebc.com to report your payroll and pay your premium using your credit or debit card.

**Through Fast File and Pay**
Fast File and Pay enables you to report your payroll and pay your premiums online without having to sign up for an online services account. This may be an option for you if don't want to access our full range of online services. You can find Fast File and Pay on worksafebc.com under "Report payroll & pay premiums."

**Through online banking**
You can also set up WorkSafeBC as a bill payment on your online banking website using the e-banking number on your statement as your account number.

**At a financial institution**
Pay at your financial institution using the bottom part of form 1810 or 1820, as appropriate. Then mail or fax in the completed top part of the form by following the instructions on the form, which includes contact information.

**At a WorkSafeBC office**
Visit your nearest WorkSafeBC office with your completed form 1810 or form 1820 and pay by cheque or money order. Our Richmond office also accepts payment by debit card, credit card, and cash. Credit card and cash payments are limited to $10,000 or less.

**By mail**
Mail your completed form with a cheque or money order to the address indicated on the form.

## What happens if I don't report and pay on time?

It's important that you report your payroll accurately and pay your premiums on time. If you don't report your payroll by the due date, we will estimate your annual payroll and you will be charged a penalty according to the schedule below.

| Penalty schedule | Tier 1 | Tier 2 | Tier 3 | Tier 4 |
|---|---|---|---|---|
| Annual assessment | $0-$5,999.99 | $6,000-$19,999.99 | $20,000-$199,999.99 | $200,000+ |
| Penalty amount | $50 | $150 | $500 | $1,000 |

# How can I reduce my premiums?

As a small business owner, you care about your workers and your bottom line. Workplace incidents can be very costly. Systems and processes that identify and control hazards in your workplace will prevent injuries, and can even reduce your premiums over time.

If you have fewer injuries and lower claims costs than other firms in your rate group, you can receive a discount of up to 50 percent over time.

## Your experience rating

Every fall, we send you a letter that shows your base premium rate, your experience rating adjustment, and your net premium rate for the coming year. If you've had a claim, the letter will show how it affected your experience rating. You can also view your premium rate letter at worksafebc.com. See "How much will my coverage cost?" on pages 9–11.

## Improve your experience rating

You can reduce the amount you pay for insurance by improving your experience rating. Here are some resources to help you reduce the costs of claims by creating a safer and healthier workplace and helping injured workers recover.

**Prevent injuries**

The best way to reduce your insurance costs is to prevent injuries. A good first step is to develop a comprehensive workplace health and safety program. For more information, see "How can I prevent injuries?" on pages 17–20.

**Get data to help plan your health and safety initiatives**

Our easy-to-use online planning tools and calculators show how changes you make at the workplace can impact injury rates, claim costs, and insurance rates.

- Employer Health and Safety Planning Tool Kit: This secure application lets employers use their own data to plan targeted safety improvements and reduce costs.
- Industry health and safety data: These interactive tools provide information on prevention activities, assessment data, injury rates, and claim costs, by industry and classification unit, as well as by specific health and safety topics.
- Data at a glance: These interactive tools let you explore and understand specific health and safety topics.
- Calculators: These tools help you estimate premiums and calculate the total costs of work-related injuries.

Find these tools at worksafebc.com/shared-data.

## Recovery at work

Helping injured workers recover as soon and as safely as possible will lower your injury costs and, over time, will have a positive impact on your experience rating.

Recovering while at work is the healthiest option for most people with work-related injuries. Working is good for physical and mental health, and often helps speed healing. Making safe, sustainable work arrangements for recovering workers takes teamwork. Workers, employers, and health care providers all have important contributions to make.

Our team will work with you, the worker, and the worker's health care team to help develop a return-to-work program that is safe for the worker and suited to your business. See "How can I assist workers with their recovery?" on pages 26–29 for more information.

# How can I prevent injuries?

By taking steps to improve health and safety in your workplace, you can help prevent the human and financial costs that result from work-related injuries and diseases.

## Occupational Health and Safety Regulation

The Occupational Health and Safety Regulation and the *Workers Compensation Act* set out health and safety requirements that must be followed by all workplaces covered under Part 3 of the Act, which includes most small businesses. Many sections of the Act and the Regulation also have associated guidelines and policies that will help clarify your requirements.

You can search the Act, Regulation, guidelines, and policies at worksafebc.com/searchable-regulation. For example, to get information about smoking at work, you can enter the search term smoking and then select the relevant sections that mention smoking.

You can also use the OHS Regulation mobile app, available for iOS and Android devices. The app allows you to search and browse the Act, Regulation, policies, guidelines, and WCB Standards on your mobile device.

## Health and safety program

All workplaces, including small businesses, are required to have an occupational health and safety program to prevent work-related injuries and diseases.

Whether you need an informal or formal program will depend on the size and risk level of your workplace. A formal health and safety program should include the following:

- A process for identifying, assessing, and controlling hazards
- Written safe work procedures and emergency response procedures
- Orientation, education, training, and supervision for workers
- Regular inspection of your workplace, tools, equipment, and work practices and procedures to prevent the development of unsafe working conditions
- Incident investigations to identify causes and prevent recurrences
- Regular health and safety meetings that include workers
- Up-to-date records and statistics, if applicable (for example, documentation of training activities, first aid treatments, safety discussions, safety inspections, and incident investigations)
- A joint health and safety committee or a worker health and safety representative, as applicable

See sections 3.1 to 3.3 of the Regulation to find out what's required for your workplace.

**First aid requirements**
Employers are required to determine the level of first aid supplies, attendants, and services appropriate for their workplaces by conducting a first aid assessment. See Schedule 3-A (Minimum Levels of First Aid) in the Regulation to determine the specifics for your workplace.

## Involve your workers in health and safety

Encourage your workers to ask questions if they do not understand something, especially if they are young or new to the job. A few minutes spent explaining or re-explaining something could prevent a costly incident. Make sure your workers know the following:

- Their rights and responsibilities, including the right to refuse unsafe work

- How to perform tasks safely
- Who to ask if they have questions or need more training
- Where to get first aid if they are injured

Depending on the size of your business, you may be required to develop and implement written safe work procedures. This is a good practice even if you are a smaller business since it gives workers something to refer to if they are unsure of what to do. Take the time to ask your workers how they would improve productivity and safety. Encourage workers to participate in and take ownership of initiatives.

**Address worker concerns quickly**

As a small business, you have the advantage of being able to hear concerns directly from your customers and your workers. You can also deal with concerns more quickly and resolve many issues immediately. Listen to your workers' concerns about health and safety, and provide them with feedback on their safety performance. Deal with health and safety issues, such as broken equipment, as quickly as possible.

## Bullying and harassment in the workplace

Bullying and harassment in the workplace can take many forms, including verbal aggression, personal attacks, and other intimidating or humiliating behaviours. If workplace bullying and harassment is not addressed, it can lead to lost productivity, anxiety, and depression.

As an employer, you must develop and implement procedures for responding to reports or incidents of workplace bullying and harassment. These procedures must include the following:

- How and when investigations will be conducted
- What will be included in the investigation
- The roles and responsibilities of employers, supervisors, workers, and others (such as investigators, witnesses, or union representatives)
- Follow-up to the investigation (description of corrective actions, time frame, dealing with adverse symptoms, etc.)
- Record-keeping requirements

For more information on how to meet your occupational health and safety duties related to bullying and harassment, visit worksafebc.com/preventbullying.

## We're here to help

Most likely there are other businesses similar to yours. Contact us to find out if there is an industry association for your type of business, or to learn more about common injuries in your industry and how to prevent them.

You can also access industry-specific health and safety resources on worksafebc.com.

**Get information and assistance with health and safety issues in the workplace**

Our Prevention Information Line is a phone service dedicated to health and safety in B.C. workplaces. You can connect for a one-on-one consultation with a prevention officer and get answers to your occupational health and safety questions.

# What do I do if there is a workplace incident?

Knowing exactly what to do if an accident or other incident occurs in your workplace can relieve a lot of the stress and worry. First, you must ensure that any injured workers receive first aid and, if necessary, immediate medical treatment.

Please call Teleclaim at 1.888.WORKERS (1.888.967.5377) as soon as possible if a worker:

- Is taken from or leaves the jobsite for treatment at a medical facility
- Misses time from work after the day of the injury
- Loses consciousness
- Is diagnosed with a work-related disease
- Develops symptoms of a mental health disorder related to work or the work environment
- Suffers broken eyeglasses, dentures, a hearing aid, or an artificial limb due to a work-related incident

You must also immediately report serious incidents and fatalities to us by calling the Prevention Information Line. This is in addition to reporting any injury related to a claim.

**Prevention Information Line**
Phone: 604.276.3100 (Lower Mainland)
Toll-free: 1.888.621.7233 (1.888.621.SAFE) (Canada)

For all other injuries and illnesses, you must report to Teleclaim within three business days of the injury occurring, or within three business days of when you become aware of the injury.

## Reporting injuries and incidents

**Incident in which a worker is injured**

- Provide first aid and transportation to the nearest medical facility, as required.
- Report the incident to us within three days of the worker reporting the incident to you, or the day you become aware of the incident, whichever is earlier.
- Submit the Employer's Report of Injury or Occupational Disease (form 7) within three days.
- Investigate the causes and contributing factors of the incident, and determine procedures or modifications to prevent similar incidents in the future (see "Incident investigations" on pages 23–24).

See "Critical Incident Response Program" on page 29 for information on assistance and support for you and your workers following a traumatic incident.

## Reporting serious incidents and fatalities

Employers must immediately report the following serious incidents:

- A fatality or serious injury
- A major release of a hazardous substance
- A major structural failure or collapse of a building, bridge, tower, crane, hoist, temporary construction support system, or excavation
- A blasting accident that causes personal injury, or any other dangerous incident involving explosives, whether or not there is an injury
- A diving incident, as defined by section 24.34 of the Regulation
- A dangerous incident involving a fire or explosion that had potential for causing serious injury to a worker

**Serious incident in which no worker is injured**
Any serious incident, even one where no one gets hurt, must also be reported and investigated.

- Report the incident immediately through our Prevention Information Line.
- Investigate the causes and contributing factors of the incident, and determine procedures or modifications to prevent similar incidents in the future.

**Reporting to the Prevention Information Line**
To report a serious workplace incident, call the Prevention Information Line at 604.276.3100 in the Lower Mainland or 1.888.621.7233 (621.SAFE) toll-free in Canada.

For fatalities and serious injuries, call the numbers above 24 hours a day, 7 days a week.

## Incident investigations

Employers are responsible for investigating certain incidents or near misses that take place in the workplace and submitting an investigation report to WorkSafeBC. An incident investigation is a separate process from reporting the incident. These investigations help employers and WorkSafeBC determine why an incident happened and what can be done to prevent similar situations in the future.

Employers are responsible for immediately conducting an investigation into any incident that involves:

- Serious injury to a worker or a worker's death
- Injury requiring medical treatment
- Minor injury, or no injury, but had the potential for causing serious injury
- Major structural failure or collapse
- Major release of hazardous substances
- A diving incident, as defined by section 24.34 of the Regulation
- A dangerous incident involving explosive materials
- A blasting incident causing personal injury

Section 173 of the Act provides more details about what incidents employers must investigate.

You must complete a preliminary investigation and accompanying report within 48 hours of an incident.

### Goals of an investigation

As much as possible, an investigation must do the following:

- Determine the causes of the incident.
- Identify any unsafe conditions, acts, or procedures that contributed to the incident.
- Recommend corrective actions to prevent similar incidents.

### Investigation report

After completing an investigation, you must submit the full investigation report to WorkSafeBC within 30 days of the incident. You will also need to provide a copy to your joint health and safety committee or worker representative, as applicable.

### WorkSafeBC investigations

In addition to employer investigations, we may investigate workplace incidents that resulted in a death or an injury, or had the potential to cause serious injury. Investigations help us determine why an incident happened, gather information about industry trends, and provide recommendations to prevent future incidents.

## Submitting claims and investigation forms

**Note**

Injured workers can file a claim by calling WorkSafeBC Teleclaim at 1.888.WORKERS (967.5377).

Once you are aware of a work-related injury, you must submit the following forms to WorkSafeBC:

- Employer's Report of Injury or Occupational Disease (form 7)
- Employer Incident Investigation Report (form 52E40)

### Online

Using our online tool is the fastest way to report a workplace injury and submit the relevant claims and investigation forms. On the worksafebc.com home page, under "Popular links," click "Report a workplace injury."

### By fax or mail

- Fax form 52E40 to 604.276.3247 in the Lower Mainland or 1.866.240.1434 toll-free.
- Fax form 7 to 604.233.9777 in the Lower Mainland or 1.888.922.8807 toll-free.
- Mail to WorkSafeBC, PO Box 5350 Stn Terminal, Vancouver, BC V6B 5L5.

Once the necessary forms have been filed by the employer, worker, and health care provider, we will begin processing the claim and provide a claim number. You can use the claim number to check the status of a claim on worksafebc.com/claims or by calling the Claims Call Centre at 604.231.8888 in the Lower Mainland or 1.888.967.5377 toll-free in Canada.

## Determining eligibility for a claim

Once we receive a report of a work-related injury or illness, we gather information from the worker, the employer, and the health care provider. Once all parties have submitted their reports, we can then determine eligibility for benefits.

Two types of benefits can result from a claim:

- **Wage-loss** includes decisions such as the wage rate and duration of the disability.
- **Health care benefits** include treatments such a physiotherapy, surgeries, medical assessments, and medications.

There are two types of benefits that can result during the later stages of a claim:

- **Vocational rehabilitation** may be available when a work-related injury or illness affects a worker's ability to return to a previous job. For more information, see "Vocational rehabilitation services" on pages 28–29.
- **Permanent disability benefits** may be available when a work-related injury or illness results in a permanent disability. If a worker's functional abilities are permanently affected, the worker may be eligible for a permanent disability award. The amount of the award depends on the circumstances of the claim.

# How can I assist workers with their recovery?

Supporting people in their recovery at work is good for them and good for your business. Having workers perform some duties while they recover keeps them connected with you and can prevent long-lasting disability. Recovery at work requires teamwork between you, the worker, and the worker's health care providers.

## Benefits of recovery at work for employers

Helping workers stay on the job as they recover may have a number of benefits for your business:

- Retention of a skilled and experienced worker, which reduces recruitment and retraining costs.
- Enhanced worker and employer relationships. Keeping the injured worker connected demonstrates that you value your workers.
- Reduced burden on co-workers.
- Reduced productivity losses and workflow interruptions.
- Reduced WorkSafeBC premiums.

## Recovery and work

Many people believe that being away from work after an injury decreases stress and allows healing. But medical evidence proves that recovering at work is better for most workers.

Many injured workers can safely perform productive work during the process of recovering. Recovering at work is viewed as part of therapy and recovery for the injured worker.

This is especially true for those with physical injuries such as strains and sprains. Recovering at work also helps a person's mental health and well-being.

The overall goal is to prevent workplace injuries from becoming disabilities that require unnecessary time away from work.

**Focus on what someone can do**

For many people, recovering at work means doing different tasks or working a different schedule. Focusing on what someone can do, rather than what they can't do, makes it easier to decide on alternative duties. For example, someone with an injured shoulder can still perform useful and safe work in the office by answering phones.

Involve the worker in the planning. Use a collaborative and participatory approach. Have early, respectful, and considerate conversations, and ask the following:

- "How are you?"
- "What do you think you can do?"

**Recovery on the job**

People who stay on the job, doing modified work, have faster recoveries. They also avoid unnecessary consequences of being away from work. Studies show that the longer people are off work, the less likely they are to return in any capacity.

Of course, some people do need a brief period of recovery away from work. They may have serious injuries requiring hospitalization or frequent medical treatments. Even in these cases, returning to some work as soon as appropriate helps with recovery and the person's overall health.

Should injured workers need a short time away from work for recovery, keep in contact with them, and show them they are a valued part of your team.

**A team approach to recovery**
Recovery at work is a collaborative process between people who have been injured at work, employers, and health care providers. Following a "work as therapy" approach helps people recover faster and return to work and normal life sooner.

Using this approach, you and the worker can develop the recover-at-work plan while health care providers offer advice on the worker's medical condition. Our staff can also help by sharing what has been successful in other work settings.

Visit worksafebc.com/claims to access tools and information to help you develop modified work offers.

## Rehabilitation programs

**Activity-related soft tissue disorder services**
When people have a soft tissue injury related to overuse at work, we may refer them to our network of activity-related soft tissue disorder service providers.

The programs are available for workers who sustain soft tissue injuries that keep them off work for more than three weeks. A collaborative effort between employers, workers, WorkSafeBC, physicians, and other health care providers, they include work conditioning, occupational rehabilitation, interdisciplinary pain management, and medical rehabilitation programs.

**Vocational rehabilitation services**
Sometimes an injury or occupational disease can affect a worker's ability to return to the job. That's where vocational rehabilitation comes in. It's a collaborative process that helps workers safely transition back to the job they were doing, or to other suitable employment.

If you are unable to develop a return-to-work program for an injured worker, we may refer you to a vocational rehabilitation consultant for help.

First, the vocational rehabilitation consultant will work with you to reintegrate the worker into your business, either in the same job or in another capacity. If there are no viable options within your business, the vocational rehabilitation consultant will try to place the worker in another business or, if this is not possible, suggest appropriate education or training that will help the worker find new work.

can also register to hire returning workers through the Hire a Worker Program. This program offers cost incentives that are customized for each worker and the employer's needs.

For more information on return-to-work programs, rehabilitation programs, and vocational rehabilitation services call 604.276.5150 in the Lower Mainland or 1.866.266.9404 toll-free in B.C., or email VREPN@worksafebc.com.

## Critical Incident Response Program

The Critical Incident Response Program is a confidential, province-wide early intervention program for workers and employers who have experienced or witnessed a traumatic event in the workplace. A critical incident may include a serious work-related injury, a fatality, a near miss, a threat, or a crime.

The Critical Incident Response Program offers post-incident interventions to help workers and employers cope with traumatic events. Interventions are led by a contracted mental health professional who has specific training in critical incident stress. In some cases, the program may also provide limited follow-up counselling. The initial intervention is available within three weeks from the date of the incident. You do not need to file a claim to access the program.

For more information about this program, call the answering service at 1.888.922.3700 (toll-free in B.C. and Alberta). Calls are returned seven days a week between 9 a.m. and 11 p.m.

# WorkSafeBC terms

**assessable payroll (assessable earnings)**
The total wages an employer pays to workers, including gross wages, salaries, commissions, bonuses, holiday pay, and other remuneration before deductions, except non-cash taxable benefits. Assessable payroll is one variable WorkSafeBC uses to determine an employer's premium. It also includes shareholder earnings and may include payments to subcontractors.

**assessment**
See *premium.*

**base premium rate**
The rate, before any applicable discounts or surcharges, that is applied to an employer's assessable payroll to determine the employer's premium. The base premium rate is expressed as a percentage of assessable payroll — for example, 1.35% of payroll. The same base premium rate applies to all employers in a classification unit.

**classification unit (CU)**
A category for employers whose businesses have similar work activities and types of equipment, and who are considered to be peers or competitors in an industry.

**clearance letter**
A clearance letter confirms a business is registered with us and paying its premiums. In order to be absolved of any potential liability related to your subcontractor's unpaid premiums, you must have a clearance letter from us, addressed to you, confirming that your subcontractor was "active and in good standing" for the entire period of your contract.

**contractor**
As defined by WorkSafeBC, there are distinct types of contractors: independent contractors, prime contractors, and subcontractors.

WorkSafeBC divides contractors into the following categories:

> **independent contractor**
> An independent business that performs work under a contract with another person or contractor and exists as a business outside of that contract. Depending on the nature of the contract and the relationship with the other contractor, an independent contractor may be required to register. If an independent contractor hires a worker, it must register as an employer.

**prime contractor**
Also referred to as the *principal contractor.* A person or group of persons who, through a contract, an agreement, or ownership, directs the activities of one or more persons engaged in work at a worksite. On a worksite where workers of two or more employers are working, the prime contractor is responsible for coordinating health and safety activities and establishing a system that will help ensure workers comply with the Regulation.

**subcontractor**
A person operating an independent business who undertakes work or provides services for a contractor in exchange for some form of predetermined remuneration. The person may be an independent contractor, an independent operator, or a labour contractor.

**employer**
A person or firm who employs one or more workers — including contractors, apprentices, and trainees — on a full-time, part-time, or casual basis. An employer may be a sole proprietor, partnership, corporation, or other legal entity. Sole proprietors who employ their spouses are not considered employers.

**employer incident investigation report (EIIR) upload portal**
An online reporting system that allows employers to submit investigation reports to WorkSafeBC.

**Employer Payroll and Contract Labour Report**
See *form 1810.*

**Employers' Advisers Office**
See "Employers' Advisers Office," page 40.

**Employer's Remittance Form**
See *form 1820.*

**experience rating**
A discount or surcharge that is applied to an employer's base premium rate. Employers with lower claims costs than other businesses of similar size in their rate group will have discounts applied to their base premium rates. Employers with higher claims costs will have surcharges that will increase their premiums.

**form 7**
Employer's Report of Injury or Occupational Disease. Employers are required to report workplace injuries using this form.

**form 1810**
Employer Payroll and Contract Labour Report. Firms are sent this form at the end of each year to report their annual assessable payroll. Employers who remit annually use this form to calculate their premium for the current year and need to return the form with their payment. Employers who remit quarterly also receive this form annually to reconcile their account.

**form 1820**
Employer's Remittance Form. Used by employers who make payments on a quarterly basis.

**hazard**
A thing or condition that may expose a person to a risk of injury or occupational disease.

**incident**
An accident or other occurrence that resulted in or had the potential for causing a death, injury, occupational disease, or damage to equipment or property. Incidents include the following:

- Accidents in which a worker is injured or killed
- Accidents in which no one is hurt but equipment or property is damaged
- Near misses (see *near miss*)

The terms *incident* and *accident* are often used interchangeably, but the preferred term is *incident* because it includes near misses as well as accidents.

**incident investigation**
A formal process that helps determine the contributing factors that led to an incident. Investigators examine the findings of the investigation and make recommendations to help ensure that similar incidents do not occur in the future.

**independent contractor**
One of the types of contractors as defined by WorkSafeBC.
See page 30.

**independent operator**
A proprietor or a partner in a partnership who has an independent business existence but does not employ a worker, and is not employed by another person or entity. Generally, independent operators are not required to register as employers but can get voluntary Personal Optional Protection insurance.

**injury or disease report portal**
An online reporting system that provides a fast, convenient way to file all the necessary forms for a work-related incident. The system allows for electronic filing of form 7 at worksafebc.com/en/claims/report-workplace-injury-illness.

**joint health and safety committee**
A committee that supports the employer's duty to ensure a healthy and safe workplace. The joint committee brings together representatives of the employer and the workers to identify and help resolve health and safety issues in the workplace. All workplaces that regularly employ 20 or more workers must establish and maintain a joint health and safety committee.

**near miss**
An incident in which there is no injury or damage but that could have resulted in an injury, death, or damage to equipment or property. Near misses should be treated seriously because they may indicate hazardous conditions or acts that need to be corrected. See *incident.*

**Occupational Health and Safety Regulation**
The document that describes the work-related legal requirements that must be met by owners, employers, workers, supervisors, managers, and suppliers. The requirements of the Regulation are adopted under the authority of the *Workers Compensation Act.*

**payroll report**
See *form 1810.*

**Personal Optional Protection (POP)**
Optional workplace disability insurance for individuals who are not automatically covered under the Act, such as proprietors or partners of an unincorporated business. POP insurance benefits may include vocational rehabilitation assistance as well as wage-loss or health care benefits.

**premium**
The amount of money an employer pays for workplace disability insurance coverage. Also referred to as an assessment.

**prime contractor**
Also referred to as the *principal contractor.* One of the types of contractors as defined by WorkSafeBC. See page 31.

**rate information letter**
A letter that is mailed out toward the end of each year that tells employers what their base premium rate will be for the coming year and provides details of their experience rating discount or surcharge. It also includes claims costs paid for that business for the years used to calculate the experience rating, if applicable.

**reporting and remitting**
The process of reporting assessable payroll and paying WorkSafeBC premiums. See also *form 1810* and *form 1820.*

**recovery at work**
A process for helping an injured worker get back to a productive role in the workplace as quickly and safely as possible.
Return-to-work programs usually involve reduced hours, job modifications, or different jobs to accommodate an injury.

**risk**
A chance or probability that a person will be harmed or experience an adverse health effect if exposed to a hazard.

**safe work practice (procedure)**
A system or set of procedures that describes how to perform a task safely and efficiently. Written safe work practices help identify hazards and explain what must be done to eliminate or minimize them.

**sector**
The broadest category in the WorkSafeBC classification structure for industries. There are seven industry sectors in the WorkSafeBC system: primary resources, manufacturing, construction, transportation and warehousing, trade, public sector, and service sector. Each industry sector is composed of a group of subsectors.

**subcontractor**
One of the types of contractors as defined by WorkSafeBC.
See page 31.

**subsector**
A more specific category that falls under one of the seven industry sectors in the WorkSafeBC classification structure. For example, the construction sector includes three subsectors: general construction, heavy construction, and road construction or maintenance. Each subsector is composed of a group of classification units. See also *classification unit.*

**supervisor**
A person who instructs, directs, and controls workers in the performance of their duties.

**worker**
An employee, including an apprentice or trainee, who is employed on a full-time, part-time, casual, or contract basis.

**worker health and safety representative**
Workplaces that regularly employ more than 9 and fewer than 20 workers are required to have at least one worker health and safety representative rather than a joint health and safety committee. See also *joint health and safety committee.*

**Workers' Advisers Office**
See "Workers' Advisers Office," page 41.

***Workers Compensation Act***
The legal document that describes the jurisdiction of WorkSafeBC and its authority to make regulations, inspect workplaces, issue orders, and impose penalties. The Act also explains the rights and responsibilities of employers and workers regarding health and safety.

**Workers' Compensation Appeal Tribunal (WCAT)**
The Workers' Compensation Appeal Tribunal is an independent body external to WorkSafeBC that serves as the final level of appeal for most WorkSafeBC matters.

# What do I do if I disagree with a decision?

If you disagree with a decision about a matter such as a claim, assessment, or health and safety inspection, take these steps:

1. Request more information so you can be sure you understand why the decision was made.
1. If you still disagree with a decision, request a review by the impartial Review Division.
2. If you disagree with the Review Division's decision, you can appeal to the external independent Workers' Compensation Appeal Tribunal.

Both the Employers' Advisers Office and the Workers' Advisers Office are available to provide advice and assistance throughout the review and appeal processes (see pages 40–41).

## Step 1: Request more information

Regardless of the type of decision, you must first receive a written decision before you can make a formal request for review or appeal. If you want the decision to be reconsidered and have additional information, you must submit your information within 75 days of the date of the decision.

Keep records of all letters and phone calls to WorkSafeBC. When you communicate with us, always use your employer account number and, if you have one, the worker's claim number.

**Claims decisions**

If you do not understand a claim decision, ask the officer responsible for the decision to explain it to you. If you still disagree with or do not understand the decision, and you have not received a decision letter, you can request a written decision. For more information, search "Claims review and appeal guide for employers" on worksafebc.com.

**Assessment decisions**

Our assessment department makes various decisions, including the following:

- Whether an applicant is required to register for WorkSafeBC insurance coverage
- What the appropriate classification unit is for an employer

- Whether or not to apply penalties for late payments or payroll reports
- Estimates of employer payroll, when reports have not been submitted
- The disposition of any surpluses in an employer's account
- The determination of coverage periods for customers with Personal Optional Protection

If you disagree with or have any questions about an assessment decision related to your business, you can phone the Employer Service Centre for more information at 604.244.6181 in the Lower Mainland or 1.888.922.2768 toll-free in Canada. The Employers' Advisers Office (see page 40) can also provide advice and assistance in assessment matters.

**Health and safety inspections**
As the employer, you may wish to get more information from one of our prevention officers about a health and safety inspection. You can request information in writing, by telephone, or by visiting the nearest WorkSafeBC office. If you plan to visit an office, make an appointment to ensure that the appropriate person will be available. If you still don't understand or if you disagree with an officer's findings and you have not received a written inspection report, you may request one. Once you have the report, you may request a reconsideration or seek a review by the Review Division.

**Health and safety enforcement decisions**
Health and safety enforcement includes occupational health and safety orders, administrative penalties, and cancellations of certificates. If you disagree with an enforcement decision, you can ask the officer to explain or reconsider it. You can also contact the officer's regional manager to discuss the decision and ask for a reconsideration of the matter.

## Step 2: Review Division

If you disagree with the written decision from Step 1, under the Act you can request an impartial review by the Review Division of certain WorkSafeBC decisions. To do so, you must mail or fax a Request for Review – Review Division (form 63M1), available at worksafebc.com/forms-resources or from any WorkSafeBC office, to the Review Division. You can also submit this form online. Log in to your account on worksafebc.com and select "Request & manage reviews."

You must submit the form to the Review Division within 45 days of a health and safety enforcement decision or within 90 days of any other original decision. The Review Division will normally provide a decision within 150 days.

Claims reviews can only be requested by an employer, a worker, or a deceased worker's dependant. Reviews of health and safety enforcement decisions may be requested by a worker, an employer, an owner, a supplier, a union, or a member of a deceased worker's family.

**Questions about the review and appeal process**
The review and appeal process is complex and may vary with each situation. If you have questions or need further information about a review or the review process, you can contact the Review Division directly at 604.241.5411 or 1.888.922.8804 toll-free. Employers can also obtain assistance and advice about how to appeal a WorkSafeBC decision by contacting the Employers' Advisers Office (see page 40).

## Step 3: Workers' Compensation Appeal Tribunal

If you disagree with the decision of the Review Division, in most cases you have the right to file an appeal with the Workers' Compensation Appeal Tribunal (WCAT). WCAT is an independent body external to WorkSafeBC that serves as the final level of appeal. For most issues, you cannot appeal to WCAT unless you have received a Review Division decision.

To file an appeal, contact WCAT (www.cat.bc.ca) for more information. You must file your appeal within 30 days of the date of the Review Division decision. WCAT will normally provide a decision within 180 days.

## Fair Practices Office

The Fair Practices Office provides impartial assistance to any person or organization that has an issue or complaint with WorkSafeBC. The Fair Practices Office's mandate is to ensure that the Act, the Regulation, and WorkSafeBC policies, practices, and procedures are applied fairly.

The Fair Practices Office can provide confidential assistance regarding claims, assessments, or inspections when there is a complaint of alleged unfairness in the application of compensation law, policy, practice, or procedure.

You can submit a complaint in the following ways:

- Submit complaints by completing the Complaints to the WorkSafeBC Fair Practices office form (form 15b3) or write the details of your complaint in a letter, and mail or fax it to the Fair Practices Office.
- Call the Fair Practices Office with your complaint.

Once you submit your complaint, the Fair Practices Office will acknowledge a written complaint or inquiry within one working day.

**Important:** The Fair Practices Office is not another level of review or appeal — it is not meant to replace worker or employer access to the review and appeal process.

### Contact the Fair Practices Office

**Phone:** 604.276.3053 (Lower Mainland)
**Toll-free:** 1.800.335.9330 (B.C. and Alberta)

**Fax:** 604.276.3103

**Hours of operation:** Monday to Friday, 8:30 a.m. to 4:30 p.m.

**Online:** search for "Fair practices office" on worksafebc.com

**Mail:** WorkSafeBC Fair Practices Office, PO Box 5350 Stn Terminal, Vancouver, B.C. V6B 5L5

# Employers' Advisers Office

The Employers' Advisers Office is a branch of the B.C. Ministry of Labour, independent of WorkSafeBC. Employers' advisers are funded by the WorkSafeBC premiums collected from employers, and they have a right to access WorkSafeBC information on your behalf.

At no additional cost, employers' advisers provide impartial advice and assistance regarding workers' compensation claims, assessments, and prevention issues. They also provide representation services for reconsideration requests, reviews, and appeals of WorkSafeBC decisions. They make recommendations to WorkSafeBC's senior executive committee and Board of Directors on policy and practice issues.

In addition, employers' advisers conduct educational seminars for employers on topics such as occupational health and safety requirements, claims management, disability management, and assessments.

You can visit the Employers' Advisers Office website at gov.bc.ca/employersadvisers or contact a regional office for help. You can reach all the regional offices using the following numbers:

- Phone: 604.713.0303 in the Lower Mainland
- Toll-free: 1.800.925.2233 in Canada

# Workers' Advisers Office

The Workers' Advisers Office is a branch of the B.C. Ministry of Labour, independent of WorkSafeBC. Workers' advisers provide workers with advice and assistance on WorkSafeBC benefits, policies, and the interpretation of the Act. They can provide workers with direct assistance involving claim problems with WorkSafeBC and provide representation in cases involving complex legal, medical, or policy issues. Advisers meet with senior WorkSafeBC officials to resolve claims issues and avoid unnecessary appeals. They also make recommendations to WorkSafeBC's senior executive committee and Board of Directors on policy and practice issues.

You can visit the Workers' Advisers Office website at gov.bc.ca/workersadvisers or contact one of the following regional offices for help.

**Campbell River**
Phone: 250.830.6526
Toll-free: 1.800.661.4066

**Kamloops**
Phone: 250.371.3860
Toll-free: 1.800.663.6695

**Kelowna**
Phone: 250.717.2096
Toll-free: 1.800.663.6695

**Kootenays**
Toll-free: 1.800.663.4261

**Nanaimo**
Phone: 250.741.5504
Toll-free: 1.800.661.4066

**Prince George**
Phone: 250.645.4021
Toll-free: 1.800.663.6695

**Vancouver/Lower Mainland**
Phone: 604.713.0360
Toll-free: 1.800.663.4261

**Victoria**
Phone: 250.952.4393
Toll-free: 1.800.661.4066

# More resources

This section lists some of the resources available to you to learn more about the topics in this book.

## Getting started

Apply for coverage — this webpage outlines the application process, and includes information about how to apply online, by mail, or by fax. Visit worksafebc.com/insurance and click on "Apply for coverage."

Create & manage a healthy & safe workplace — visit worksafebc.com/health-safety, then click on "Create & mange a health & safe workplace." Here you'll find more information and resources on topics such as:

- Roles, rights & responsibilities
- First aid requirements
- Health & safety programs
- Incident investigations
- Training & orienting workers
- Joint health & safety committees

*Small Business Health & Safety Log Book* — this resource includes easy-to-use checklists and templates that will walk you through the process of establishing a health and safety program. Search for this resource on worksafebc.com or find it linked at worksafebc.com/smallbusiness.

## Health and safety resources

WorkSafeBC has hundreds of print, video, and multimedia resources on a wide range of health and safety topics. Visit worksafebc.com/resources-health-safety to find resources for your business. You can then refine your search by topic, industry, resource type, and/or language.

Resources specific to small businesses can be found at worksafebc.com/smallbusiness.

## Claims

Visit worksafebc.com/claims to report a workplace injury or disease. You will find all the information and forms you need here to file a claim online, by phone, or by mail or fax.

This section of the website also contains information about benefits and services, managing a claim, and recovery and work.

## Notes

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