

APPLYING TO ADD A WORKPLACE TO A WORKCOVER INSURANCE POLICY

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ABOUT THIS FORM

Use this form to add an additional workplace to your existing WorkCover insurance policy.

You must complete this form within 14 days of becoming the occupier of a workplace which is not included under your WorkCover Insurance Policy. Send your completed form to your VWA agent.

Your answers to questions 3-16 are designed to collect information which may be relevant to the calculation of your premium.

Failure to provide full and frank disclosure to the VWA in respect of matters relevant to the calculation of premium may result in a penalty equal to 100% of the premium payable.

If you do not hold a WorkCover Insurance Policy, DO NOT use this form - please complete an Application for a WorkCover Insurance Policy.

FOR FURTHER INFORMATION

If you need further help completing the form, or require advice, you can telephone the WorkCover Advisory Service on 1800 136 089 or ring the VWA agent you have selected to administer your WorkCover Insurance Policy and claims.

For more information about health and safety you can also visit your local WorkSafe office, or our website.

Other information is available on our website, including:

- Who is an employer
- If you are self-employed
- If you hire contractors
- If you hire apprentices
- If you hire work experience students.

APPLYING TO INCLUDE AN ADDITIONAL WORKPLACE

WHO NEEDS TO COMPLETE THIS FORM?

If you have become the occupier of a workplace which is not included under your WorkCover Insurance Policy then you must complete this form. You must return it to us within 14 days of becoming the occupier of the workplace.

WHAT IS A WORKPLACE?

- A workplace is an area of land occupied by you where your workers work or pass through in the course of their employment.
- If you have workers that work at sites which are not occupied or controlled by you (eg premises you have been contracted to clean), your workplace is the place from which your workforce is controlled (eg your office).

Further information about the definition of a workplace is available in the Premiums Order on the VWA website, or alternatively, you can contact your agent.

If you have more than one workplace to add to your policy, complete an 'Additional workplace' form for each additional workplace.

IMPORTANT DISCLAIMER

The information provided in this publication is designed to address the most commonly raised issues in relation to applying for WorkCover insurance in Victoria. The process of applying for WorkCover in Victoria is governed by the *Accident Compensation Act 1985*, the *Accident Compensation (WorkCover Insurance) Act 1993* and the relevant Premiums Order/s. This publication is not intended to replace this legislation.

The Victorian WorkCover Authority has made every effort to ensure that the information provided in this document is accurate. If something in this document is misleading and you make a mistake as a result, we will not charge you a penalty (including late payment) on any underpaid premium, although you will be required to pay any underpaid premium.

1. DEFINITIONS AND TERMS

For more information go to our website www.workcover.vic.gov.au.

'you'
means the applicant

'your'
indicates something belonging to the applicant

'your business'
means the business which is the subject of this application

Associate
The definition of associate, considers connections (including relatives) to individuals, companies, trustees and partnerships. A full definition of Associate is available in the Premiums Order on our website.

Financial Year
Our financial year operates from 1 July to 30 June.

Industry rate
The claims experience of each industry is assessed by looking at the claims costs compared to remuneration over a period. We compare the performance of each industry and set the appropriate industry premium rates. If your business operates in an industry which has significant injuries, and therefore high claims costs, the industry rate will be higher than an industry which has lower costs.

Interest(s)
For the purpose of the questions in this document, where a person, employer, business or entity has an 'interest' or 'interests' it means that they have or hold a degree of control, or ownership (whether or not the interest(s) are direct or indirect).

Main activity
Your main activity is the dominant business activity at your workplace.

Remuneration
For the VWA's purposes, remuneration includes wages and salaries paid to your employees, payments to some contractors, allowances and benefits which attract fringe benefits tax (such as motor vehicles) and contributions to a superannuation fund, provident or retirement fund.

In some cases, remuneration that is paid by an employer to apprentices or trainees is exempt from premium calculations.

Your total annual remuneration is used to calculate your premium.

For more information about contractors, please refer to the employers section on our website at www.workcover.vic.gov.au.

Workplace
A workplace is an area of land occupied by you where your workers work or pass through in the course of their employment.

VWA agent
In Victoria, VWA agents issue and administer WorkCover Insurance policies on behalf of the VWA. They also manage the collection of premiums, inform employers of their responsibilities and administer most claims processes.

Workplace Industry Classification (WIC)
Every Victorian workplace registered with the VWA is classified into an industry group. This is done by your VWA agent and is based on the predominant activity of the workplace. There are currently 518 different workplace industry classifications (WICs).

For more information about WorkCover industry classifications, please refer to the WorkCover Insurance Premiums Order on our website at www.workcover.vic.gov.au

WORKPLACE DETAILS

2. BUSINESS OR TRADING NAME

A business or trading name is the name that you trade under or the name by which your suppliers or customers know you. It may be different from your legal name.

3. PHYSICAL LOCATION OF WORKPLACE

This should include the street name and number, the level or building complex name and shop number (if applicable).

Example: Charliestone Shopping Centre
Level 2, Shop 23
1313 Northvale Rd
Northvale 3333

A workplace location cannot be a PO Box.

4. WORKPLACE COMMENCEMENT DATE

This is the earliest date that your worker(s) commenced operation at this workplace or began to be managed from this workplace

5. YOUR ACTIVITY AND REVENUE/COSTS

Your activity is used to determine your industry classification which is used to calculate your insurance premium, so it is important that we obtain a good understanding of your business.

Question 5 asks you to consider all of the activities at your workplace and nominate your main activity. Please forward copies of any brochures or explanatory material that will assist us in determining your main activity.

Questions 6 to 11 ask for more information about your workplace to enable your agent to determine the main activity and assign the most appropriate industry classification to your workplace.

6. MAIN ACTIVITY - EXAMPLES

Type of business	Main activity
Flower shop	Retail sales of flowers
Builder	Construction of minor renovations; pergolas, garages, etc
Accountant	Preparation of tax returns
Metal fabricator	Making wrought iron fences and gates

7. KEY GOODS OR SERVICES - EXAMPLES

Type of business	Key goods and services
Flower shop	Sale of fresh cut flowers, bouquets, gift baskets, wreaths and plants
Builder	Preparation of plans, building structures, etc
Accountant	Taxation advice
Metal fabricator	Design and fabrication of wrought iron fences and gates

8. KEY TYPES OF RAW MATERIALS, TYPES OF EQUIPMENT, OR PROCESSES - EXAMPLES

Type of Business	Raw Materials	Equipment	Processes
Flower shop	Flowers, plants, ribbons, paper, pots	Scissors, delivery van	Flower arranging, making wreaths and gift baskets
Builder	Timber, plasterboard, concrete, roofing sheets	Various hand tools, power tools, ladders, ute	Cutting and fixing timber, concreting
Accountant		Computer, tax law books	Data entry, analysis
Metal fabricator	Metal	Welder, grinder, anvil, press	Welding, pressing, grinding

9. REVENUE AND COSTS FOR THE NEXT TWELVE MONTHS - EXAMPLES

Type of Business	Product / service	Sales / revenue the gross amount you receive from selling your goods or services	Cost of goods sold or services provided - the cost of raw materials (if any), the cost of equipment used in your business, energy costs, etc.	Cost of labour - all costs relating to your workforce including salary/wages, training costs, superannuation, benefits, etc
Flower shop	Flowers/bouquets	\$90,000	\$35,000	\$35,000
	Plants	\$16,000	\$3,000	\$1,500
	Gift baskets, wreaths	\$10,000	\$3,000	\$2,000
Builder	Pergolas	\$100,000	\$25,000	\$25,000
	Garages	\$50,000	\$20,000	\$10,000
	Additions and alterations	\$250,000	\$100,000	\$50,000
Accountant	Personal tax returns	\$300,000	\$25,000	\$150,000
	Business tax advice	\$500,000	\$25,000	\$225,000
Metal Fabricator	Fences	\$60,000	\$15,000	\$30,000
	Gates	\$80,000	\$20,000	\$35,000

10. ESTIMATE OF RATEABLE REMUNERATION

Penalties may apply if you underestimate remuneration

Include in your estimate:

- salaries, wages
- superannuation, allowances
- directors' fees
- fringe benefits (taxable value, not grossed-up value used for payroll tax). For more information about taxable fringe benefits contact the Australian Taxation Office or your tax advisor.
- some contractor payments expected to be paid to workers.

Do not include remuneration for exempt apprentices and/or exempt trainees

Some apprentice remuneration is exempt for workplace injury insurance premium purposes (apprentice includes trainee remuneration in this context). It is subject to the training being an approved training scheme and to certain qualifications and restrictions. (These schemes are approved by the Office of Training and Tertiary Education.)

Remuneration paid to an apprentice or trainee is exempt if, during the two years before the start of the training agreement the apprentice has not been employed for more than three months full time, or a total of 12 months part time, by:

- the employer, or another employer of the same group,
- a predecessor employee, or
- any combination of the above.

If apprentices meet these conditions before being engaged under a training agreement, they may be employed under successive training agreements with current and former employers as long as the time between any two agreements is less than three months.

* Note: There are strict definitions for what constitutes a former employer. For more information refer to our website or contact your VWA authorised agent.

Contractors and remuneration

The term contractor covers a wide variety of people in different work circumstances. A contractor could be a consultant, agent, tradesperson or professional person, or a company providing the services of a person. Contractors may operate as sole proprietors, or through partnerships, companies or family trusts.

If you hire any person to perform work on a contract, this person may be considered to be your employee under some contracts. Some payments to contractors may be counted as rateable remuneration. This means that you may need to include some or all of the money you pay this person in your estimate and certification of rateable remuneration.

Contractor remuneration can be difficult to define. For more information, contact your VWA agent. Guidelines for contractors are also available on our website at www.workcover.vic.gov.au

Restrictions and qualifications apply – refer to the employers section on our website or contact your VWA agent.

Changes to remuneration

If you become aware that your actual remuneration will exceed, or is likely to exceed, your latest estimate by more than 20%, you must tell your VWA agent of your revised estimate within 28 days.

You can advise your agent of other changes to your estimate of remuneration at any time during the policy period.

More information about remuneration is available from our website under Publications. Alternatively you can contact your selected VWA agent.



APPLYING TO ADD A WORKPLACE TO A WORKCOVER INSURANCE POLICY

If you have more than one workplace to add to your WorkCover Insurance Policy, complete a separate 'Additional workplace' form for each additional workplace.

1. WorkCover Employer No.

2. Business or trading name

3. Physical location of workplace

4. Workplace commencement date

This is the date you started, or will start, employing at this workplace.

Your activity and revenue/costs

For more information and examples, see page 3.

5. What do you consider is your main activity in this workplace and why?

6. List the key goods or services that you intend to produce or provide at the workplace.

7. List the key types of raw materials, classes of equipment, or processes used to supply the goods or services at this workplace.

Raw materials:

Equipment:

Processes:

8. Do you own the goods you sell from this workplace?

Yes No Not applicable

9. Does this workplace supply goods or services mainly or wholly to any other workplace in your business

Yes No

If Yes, provide workplace address.

10. Do you have substantial dealings with a business that shares or that neighbours your workplace?

Yes No

For example:

- raw material or initial product supplied by one business is processed to a finished product by another business
- product made by one business is sold or marketed by another
- services provided by one of the businesses to the other.

CONSENT AND DECLARATION

COLLECTION OF PERSONAL INFORMATION

Personal information is collected by the VWA or VWA agents on this form for the purpose of assessing your application for a WorkCover Insurance Policy. Personal information collected on this form may also be used and disclosed for the purpose of administering and evaluating the WorkCover Insurance scheme and other related purposes. To fulfil these purposes, the VWA or VWA agents may disclose the personal information collected on this form to each other, or to organizations such as other authorised agents and service providers.

If you do not provide any part or all of the information requested, your application may not be processed. If you wish to access your personal information, you may contact the VWA's Freedom of Information officer or the VWA agent.

You can access the VWA Privacy Policy at www.workcover.vic.gov.au

FALSE OR MISLEADING INFORMATION

Before completing this declaration it is important that you ensure you have provided all relevant information and that the information provided is true and correct.

To provide false or misleading information is a serious offence under the Accident Compensation Act 1985 and the Accident Compensation (WorkCover Insurance) Act 1993 which can result in your incurring severe penalties or imprisonment.

- I understand that the VWA will assess this application for WorkCover Insurance on the basis of the information provided in this form. I have understood the questions set out in the form and understand the information which I have provided.
- I am authorised by the applicant to complete this form and sign this declaration on behalf of the applicant.
- The applicant declares that all relevant information has been provided in answer to questions on this form and that the information given is true and correct.
- The applicant declares that any personal information disclosed on this form and any further personal information provided in connection with WorkCover Insurance has been or will be collected, used and disclosed in accordance with applicable privacy legislation.
- The applicant consents to the use and disclosure of any personal information, which is collected on this form or further provided in connection with WorkCover Insurance, for the purposes outlined in 'Collection of Personal Information'.

Signature of person authorised to act on behalf of the employer

Date of signing

Print full name (use block letters)

Print title