

## A few of the questions we hear...

### How is my rate calculated?

There are two parts to a WCB rate.

First, farms are grouped together to form an industry rate, based on the overall claim cost history of the industry. Usually all livestock farming is grouped together and all crop farming is grouped together.

Second, an individual farm's claim cost history will determine if they will pay more or less than the industry rate. If the claim costs are less than the industry average, the farm will pay a little less. For those with costs higher than the industry average, a little more will be paid.

### What are the requirements when contractors are working on my farm?

When you have WCB coverage, you also need to ensure contractors on your farm are covered. Contractors are considered to be your workers for the period of the contract. You will need to obtain proof they have their own WCB coverage. If they do not carry their own WCB coverage, you will need to cover them under your policy by including the labour portion paid with the payroll you report to the WCB.

### Are my family members who work on the farm covered?

Under the Workers' Compensation Act, family members who live at home must be handled separately from the rest of your workers when it comes to WCB insurance. You would need to purchase a policy called Special Protection to have them covered. In Special Protection, you set the amount of coverage based on a worker's insurable earnings. This coverage can range from \$10,200 a year, up to the maximum assessable amount of coverage for any worker – currently about \$60,000 per year.

In the event of a workplace injury, any special protection benefits paid would be based on what the family member actually earns or the amount of coverage selected – whichever is less. So, the amount of coverage selected should represent the family member's actual wages.

Remember, the important factor to consider is where the family member lives. Regardless of the relation, a family member who lives elsewhere but works on your farm can be covered under your main policy and wouldn't require special protection.

### If I only employ seasonal workers for a short time period, how long do I have to pay into WCB coverage?

The premiums you pay are calculated using the actual earnings for those seasonal workers. So if they work with you for six weeks, you only pay in for that worker for the six weeks they are on payroll.

Farms employing workers under the Seasonal Agriculture Worker Program are required to have WCB coverage, under their contract, while those workers are employed with them.

### I am the owner of the farm. If I am registered for WCB insurance on my farm, am I personally covered?

It depends. Proprietors and partners are not required to have WCB coverage. Special Protection is available for these individuals. If you obtain Special Protection for yourself as a proprietor or partner, you must also cover any workers you hire.

However, if your farm is an incorporated business, and you are an officer of the business (President, Vice-President, Secretary/Treasurer) receiving a T4 from the farm, you will be covered like any other worker.

Every farm is different.  
Contact us to learn more about  
WCB coverage for your farm.

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Learn more or register online today at [wcb.ns.ca](http://wcb.ns.ca)

### Workplace safety tools and information:

[worksafeforlife.ca](http://worksafeforlife.ca)  
[workplace-safety-toolkit.ca](http://workplace-safety-toolkit.ca)

Produced in partnership with Farm Safety Nova Scotia  
[farmsafetyns.ca](http://farmsafetyns.ca)

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# WCB coverage on the farm

What farmers need to know



As in any workplace, keeping workers safe should be the priority on every Nova Scotia farm.

But what happens when someone does get hurt?

Are you and your workers protected?

WCB coverage protects your workers and your farm from the impact of workplace injury.

## Protecting your workers. Protecting your farm.

WCB Nova Scotia works to keep Nova Scotians safe from workplace injury. But should it occur, we provide security from its impact by fostering a return to safe and healthy work. Workplace injury can be devastating – tragic for families, and also very costly for farms.

Employers fund Nova Scotia's workplace safety and insurance system through WCB premiums. Most employers in Nova Scotia are required by law to register their business and provide WCB coverage to their employees.

But that's not the case for farm owners and operators. With the exception of Christmas tree growing, all farming, whether livestock or crops, is optional under the Workers' Compensation Act. For Nova Scotia farmers, WCB coverage is a choice. And it's a choice that makes sense.

Farming is deeply woven into Nova Scotia's culture. It's a way of life, passed down from generation to generation. It is also hard work, and it often comes with more serious safety hazards. That makes workplace safety and WCB coverage even more important.

## How it works

WCB coverage is like other insurance programs. All registered employers pay into the accident fund and all costs are paid from that fund. This is called "collective liability," where costs are shared between all employers.

Also like other insurance, farms with many claims will pay a little more than farms who don't have a claim.

When coverage is in place, and a farm worker is hurt on the job seriously enough to require medical attention or needs time off work, the WCB is there. It's "no-fault" insurance – who was at fault for the incident is not a factor.

Once a claim is accepted, we cover all medical and necessary recovery costs. Our teams work with you and your employee, along with any health care providers, toward a timely and safe return to the job. Workers receive benefits while they recover, providing income for them and their families. And if the impact of the injury is longer term, there are benefits available for that too.

### Benefits of WCB coverage for farmers

WCB coverage offers farmers protection against lawsuits over workplace injuries. Regardless of who is at fault, a worker cannot sue a farmer if the farm has workers' compensation coverage. In return, workers receive insurance benefits for workplace injuries, without question as to who was at fault.

### Benefits of WCB coverage for farm workers

If a farm worker can't work because of a workplace injury, WCB benefits can help. An injured worker is paid a percentage of the wages they were earning before the injury. Initially this is 75% of their take-home pay. Plus, all approved medical costs are paid.

