

Client Services Policy Manual

Policy Number: **ES-01**
Subject: **Optional Coverage**
Chapter: **Employer Services**

Definitions

Proprietor: is an individual who operates a non-incorporated business.

Partner: is one of two or more individuals who operates a non-incorporated business.

Independent Operator: is a non-incorporated self-employed individual who does not employ workers.

Policy Statement

WorkplaceNL may extend coverage to individuals who are not mandatorily covered by the Workplace Health, Safety and Compensation Act (the Act) in the form of Optional Personal Coverage or Householder Coverage.

General

- Coverage is in effect from the date of receipt of the application by WorkplaceNL or from the coverage date requested in the application, whichever is latest.
- Premiums for the period of coverage must be paid in full, at the time of application, or arranged as per Policy ES-04 Deferred Payment of Assessment, or coverage will not be applied.
- Coverage automatically expires on December 31 of each year, or on the date specified in the application, whichever is earliest. If a deferred payment arrangement is in place and a payment goes into default, coverage will be cancelled effective the start of the coverage period of the failed payment.
- Proof of earnings must be submitted with a claim for lost-time benefits. Benefits will be based on the actual amount of earnings loss, but in no case will exceed the amount of coverage requested or the maximum compensable earnings specified by the Act.

Merits and Justice

It is important to consider Policy EN-22 Merits and Justice when making a decision under this policy.

Client Services Policy Manual

Policy Number: **ES-01**
Subject: **Optional Coverage**
Chapter: **Employer Services**

Reference: Workplace Health, Safety and Compensation Act, Sections 2(j), 2(z), 19(1)j, 38, 39, 41, and 80
Workplace Health, Safety and Compensation Regulations, Section 4
Policy ES-04 Deferred Payment of Assessment
Policy EN-22 Merits and Justice
Procedure 101.00 Coverage under the Workplace Health, Safety and Compensation Act
Procedure 103.00 Optional Personal Coverage and Householder Coverage

Amendment History

Original Effective Date	1984 04 18
Revision #1	1988 09 29
Revision #2	2020 12 16

Next Review Date 2025 12 01