

## Client Services Policy Manual

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

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### 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 Act.

### General

1. 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.
2. Premiums for the period of coverage must be paid in full at the time of application or coverage will not be applied.
3. Coverage automatically expires on December 31st of each year, or on the date specified in the application, whichever is earliest.
4. 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.

**Reference:** *Workers' Compensation Act, R.S.N. 1990, c. W-11, Sections 38, 39, and 41.*

### Amendment History

*Original Effective Date*            1984 04 18  
*Revision #1*                            1988 09 29