

Condominium corporations/homeowners' associations

Workers' compensation insurance protects employers and workers against the impact of work injuries. This insurance is required by legislation for employers operating a condominium property if workers are employed.

It may also include residents/owners and their families if they are paid for the services they provide. As condominium corporations are typically considered "not for profit," coverage for unpaid individuals (volunteers) is not compulsory.

Subcontractors

Any paid subcontractors hired for a service that supports the operation of the corporation and its holdings are considered to be workers of the corporation or association. This includes part-time, full-time, casual and piece workers. Please refer to [your responsibilities for contractors and subcontractors](#) page for your specific requirements.

Subcontractors are not considered workers of the corporation or association if they have their own active WCB account or performing the work as:

- An employer
- A worker of another employer
- A director of a corporation with personal coverage
- A proprietor with personal coverage
- A partner in a partnership with personal coverage

Condominium owners or tenants

If an owner or tenant of a condominium (excluding a board member) is being paid to provide a service to the condominium corporation, the residents/owners are considered to be a worker.

Unpaid individuals performing services for a not-for-profit condominium corporation are considered to be volunteers and are not automatically covered. These individuals can only be covered through a special request for coverage.

Once an application to cover the volunteers is submitted and approved, the condominium corporation must include a value for their services with the insurable earnings information submitted for their paid workers. This value of service should represent a fair market value for the services provided.

Optional coverage

Directors/board members

Even though most condominium corporations carry private insurance for "director's liability," this does not usually cover bodily injury to the directors while they are providing a service to the condominium corporation.

Private directors' liability coverage responds only to acts of negligence pertaining to the operation or affairs of the corporation. Directors/board members are not automatically covered for work injuries.

To obtain this coverage, you can buy personal coverage for elected directors who are registered with the condominium corporation. An official list of directors will be required when you apply for personal coverage. Please refer to the [Personal Coverage](#) page for more information.

If a director/board member has personal coverage in effect and is injured, and the director/board member has a full or part time job, not only are the wages from the board earnings (if any) covered, but a loss of secondary earnings from other sources is also taken into consideration when processing a claim.

Personal coverage also provides liability protection whereby the director/board member cannot be subject to a lawsuit for a work related incident by any other worker covered under Alberta workers' compensation legislation.

