

Farming coverage

The **Farm Freedom and Safety Act (FFSA)**,* impacts workplace insurance requirements for farm and ranch owners effective January 31, 2020. The FFSA outlines two main changes that may impact your workplace insurance requirements as an employer:

- **Coverage for large employers.** Employers with six or more workers are required to ensure their waged workers are covered either through WCB or private insurance.
- **Coverage for small employers:** Employers are not required to have workplace insurance if they have five or fewer workers, or hire workers for less than six consecutive months. If a small employer chooses to take out coverage, they can do so through WCB or private insurance.

Coverage for family members and non-waged workers remains optional.

* *Note: Under the legislation, workers' compensation requirements for greenhouses, nurseries, mushroom and sod farms remain mandatory.*

What are the benefits of WCB coverage?

WCB-Alberta coverage is disability insurance that protects employers and workers against the impact of workplace injuries and illnesses.

There are several unique aspects of WCB coverage to consider when comparing insurance providers:

- WCB protects workers and employers against financial loss in the event of a work-related injury or death through no-fault disability insurance. This means that regardless of who may be at fault for an accident, WCB assumes the liability for a workplace injury or fatality, and parties covered by WCB are provided immunity against lawsuits.
- There are also no preset limits to the benefits that are provided to injured workers. An injured worker will continue to receive coverage for wage loss, medical

treatment, prescriptions and more for as long as there is any remaining disability.

- Proprietors, partnerships and/or directors of incorporated farms may take out optional **personal coverage** for themselves. Personal coverage provides benefits if you are injured at work, as well as personal immunity from lawsuit for workplace injuries. The personal coverage amount you choose should reflect your annual employment earnings to determine your compensation in the event of a work-related injury.

Who is covered?

Waged workers must be covered by either workers' compensation insurance or private insurance. This includes full-time and part-time workers and any subcontractors who do not have their own workers' compensation coverage.

Are there specific types of workers who do not require coverage?

Workers not required to be covered by workplace insurance (WCB or private) include:

- **Workers of small businesses.** These are businesses who employ five or fewer workers and those who employ workers for fewer than six consecutive months.
- **Non-waged workers**, such as friends or neighbours who come to help out.
- **Farm owners and family members of farm owners**, even if they receive a wage. This means a shareholder of a corporation or a partner in a partnership where all shareholders/partners are family members. Family members include, whether by blood, marriage, adoption or by virtue of an adult interdependent relationship:
 - Immediate family (i.e., spouses or adult interdependent partners, children, parents, siblings).
 - Extended family (i.e., grandparents, aunts, uncles, nieces, nephews, first cousins).

When are workers covered?

When you choose to apply for compensation insurance with WCB, your workers will be protected in the event of a work-related injury or illness. To be considered work-related, the injury must arise out of and occur in the course of employment.

If someone on your farm is injured and you aren't sure if the injury is work related, it's always best to submit a claim. We will review the information and be able to confirm if the injury is covered.

Note: WCB will continue to manage any existing accepted claims when your account was active regardless of whether or not you choose to close your WCB account after January 31, 2020.

The cost of coverage

WCB sets rates for different kinds of businesses every year based on risk and actual claims experience. We have developed specific classifications for farming and ranching operations to make sure we're grouping businesses together that have similar operations and risks. Your individual rate will depend on the [nature of your business](#).

More support available

Our website has [additional information](#) on WCB coverage and what it means to you and your workers, information on our various incentive programs that can help you reduce your premiums, and directions on how to report an injury.

Need help?

You can contact WCB's Employer Account Services directly at 780-498-3999 (Edmonton), 403-517-6000 (Calgary), or toll-free at 1-866-922-9221.

