

Personal coverage: Guaranteed Coverage Amount

The Guaranteed Coverage Amount (GCA) is the amount of insurance proprietors, partners and corporate directors can purchase without having to substantiate earnings prior to benefits being paid. It is an extension of personal coverage that allows business owners to be covered at a set level, without providing earnings information if injured. There are guaranteed coverage amounts for more than 150 industries (see the table below).

Determining the GCA

The GCA is what WCB deems as representative of a worker's annual gross earnings. The amount may vary for different industries. WCB uses earnings information from external wage sources and its own records to determine average earnings in an industry. If WCB has not set a GCA for an industry, the minimum personal coverage amount is the GCA for that industry.

Business owners and directors can still choose any amount of coverage between the minimum and maximum personal coverage amounts set each year (for 2021 the maximum coverage is \$98,700 and the minimum coverage is \$31,300). If you choose to insure yourself for more than the minimum or the GCA, you must be able to substantiate earnings for your compensation rate.

Cost of coverage

Premiums are determined by the GCA multiplied by your account's rate per hundred dollars of assessable earnings for your industry.

Changing your personal coverage amount

You can change your coverage amount at any time. The change in coverage is effective the date we receive your request, and you will be invoiced for the difference in premium.

Ind. #	Industry Description	GCA
1200	Beef Producers	\$35,000
1201	Feed Lots	\$35,000
1202	Livestock Auctions/Stockyards	\$35,000
1203	Dairy Farms	\$35,000
1204	Elk/Bison Producers	\$35,000
1205	Llama/Alpaca Producers	\$35,000
1206	Riding Academies/Horse Stables	\$35,000
1400	Hog Producers	\$35,000
1401	Poultry/Egg Producers	\$35,000
1402	Goat/Sheep Producers	\$35,000
1403	Fishing/Fish or Fur Farms	\$35,000
1404	Apiaries	\$35,000
1600	Hay/Grain/Crop Farming	\$35,000
1601	Harvesting/Baling - Custom	\$35,000
1602	Forage & Peat Moss Processing	\$35,000

Ind. #	Industry Description	GCA
1800	Greenhouses/Market Gardens	\$35,000
1801	Mushroom Producers/Bait Farms	\$35,000
1802	Agri-Tourism Farms	\$35,000
2100	Landscaping	\$40,000
2104	Animal Health Services	\$35,000
2200	Right-of-Way Maintenance	\$40,000
3100	Logging - Woodlands Operations	\$45,000
3902	Timber Management	\$40,000
6110	Mining & Overburden Removal	\$50,000
6300	Oil & Gas - Upstream	\$50,000
6304	Oil Field Maint/Construction	\$45,000
6305	Field Production Operators	\$40,000
6306	Vacuum Removal - Wet/Dry Waste	\$45,000
6600	Oilsands Operations	\$50,000
9200	Seismic Survey	\$45,000

Ind. #	Industry Description	GCA
9201	Drilling - Shot Hole	\$45,000
9600	Drilling - Oil/Gas Wells	\$50,000
9902	Pressure Cleaning Svces - Mobile	\$45,000
9903	Well Servicing with Service Rigs	\$50,000
9904	Drilling - Rathole/Rig Anchor	\$50,000
9911	Oilfield Downhole Services	\$50,000
9915	Well Casing Services	\$40,000
10100	Meat Processing	\$35,000
12900	Bakeries/Pasta Manufacturing	\$35,000
13100	Food Process - Misc	\$35,000
14100	Soft Drinks/Water/Ice - Mfg	\$40,000
25100	Sawmills/Planing Mills	\$45,000
25401	Wood Products - Mfg	\$35,000
25403	Home Improvement Centres	\$35,000
26101	Furniture Manufacturing and Repair	\$35,000
27400	Recycle/Salvage/Reclaim - Waste	\$35,000
28600	Printing/Book Binding	\$35,000
28603	Signs/Advertising Displays - Mfg	\$35,000
28900	Publishing	\$35,000
30100	Steel/Metal Fabrication	\$45,000
30302	Overhead Doors - Install/Repair	\$40,000
30403	Metal/Porcelain Prod. - Coating	\$35,000
30407	Coating/Heat Treating of Manufactured Products	\$50,000
30412	Sheet Metal Shops	\$40,000
30801	Machining	\$45,000
31501	Light Metal Products- Asmb/Install	\$40,000
33901	Medical Equipment - Sales/Svce	\$35,000
34800	Transit Mix Operations	\$50,000
37301	Plastic Products and Metal Extrusion - Mfg	\$35,000
37801	Petrochemicals - Mfg	\$50,000
37902	Chemical Products - Pckg/Dist	\$40,000
38100	Instrumentation - Mfg	\$35,000
39701	Outdoor Advertising	\$40,000

Ind. #	Industry Description	GCA
40400	Construction - Industrial	\$50,000
40401	Construction Trades Svcs - NEC	\$35,000
40405	Residential General Contractor	\$40,000
40602	Paving/Surfacing	\$45,000
40604	Mobile Equipment Operation	\$45,000
40901	Power Line - Construct/Remove	\$50,000
40905	Pipeline Construction	\$50,000
42102	Brick / Masonry Contracting	\$40,000
42103	Boring - Horizontal/Angular	\$50,000
42104	Concrete Construction	\$45,000
42105	Erect - Sheet/Metal Structures	\$40,000
42106	Erect - Structural Steel	\$50,000
42109	Heavy Machine/Equip - Install/Svce	\$45,000
42111	Painting/Decorating	\$35,000
42113	Tile/Terrazzo - Sell/Install	\$40,000
42117	Heating Systems - Fab/Install	\$40,000
42118	Roofing	\$40,000
42120	Sand Blasting	\$40,000
42121	Doors/Windows - Mfg/Install	\$40,000
42122	Mechanical Contracting	\$40,000
42124	Electric Wiring	\$45,000
42125	Floor Coverings - Sell/Install	\$35,000
42128	TV/Radio Antennae Installation	\$40,000
42129	Industrial Plant Maintenance	\$50,000
42130	Drilling - Waterwell/Deep Core	\$50,000
42133	Cabinets/Counters - Asmb/Install	\$35,000
42135	Drywall/Plaster/Stucco/etc	\$40,000
42139	Industrial Coating Services	\$40,000
42143	Framing Contractor - Const.	\$40,000
42144	Fire Sprinklers - Install/Svce	\$45,000
42147	Finishing Carpentry	\$35,000
42151	Siding/Eavestrough - Fab./Inst.	\$40,000
42160	Electronic Equipment - Sell/Svce	\$40,000

Ind. #	Industry Description	GCA
42184	Mechanical Insulation - Install/Svce	\$45,000
50200	Aircraft - Ground Support Svces	\$35,000
50607	Railway Transportation Service	\$50,000
50701	Trucking - Specialized	\$45,000
50714	Trucking Service - General	\$40,000
50720	Trucking Service - Oilfield	\$45,000
50800	Bus Lines	\$45,000
51501	Pipeline Transmission - Oil/Gas	\$50,000
51502	NDT Servcies Incl Visual Inspect	\$40,000
51506	Quality Control Svces - Construct	\$45,000
52700	Warehousing - Public	\$35,000
54301	Closed Circuit TV/Cablevision	\$40,000
54501	Telecommunication Systems	\$45,000
57400	Utilities - Electric and Natural Gas	\$50,000
57901	Garbage Collection/Disposal	\$45,000
60800	Bulk Petroleum Dealers	\$45,000
62200	Farm Implement Dealers	\$45,000
62201	Mobile Equipment Dealers	\$45,000
62300	Office Equipment - Sales/Svce	\$40,000
62302	Machinery/Equip NEC	\$40,000
62303	Industrial Supply Stores	\$40,000
62304	Compressors/Power Unit - Mfg	\$45,000
62500	Steel Svce Centre - No Salvage	\$40,000
62700	Scrap/Salvage Dealers	\$40,000
62900	Wholesaling - NEC	\$40,000
63100	Food/Convenience Stores	\$35,000
63105	Liquor/Wine/Beer Sales Outlets	\$35,000
64200	Department/General Stores	\$35,000
65402	Towing Auto Vehicles	\$40,000
65406	Gas Bars/Car Wash, Retail - No Servicing	\$35,000
65600	Auto Dealers	\$40,000
65800	Automobile Body Repairs	\$40,000
65808	General Automotive Repairs and Auto Wreckers	\$40,000

Ind. #	Industry Description	GCA
66900	Clothing and Shoe Stores	\$35,000
67300	Hardware/Auto Parts Stores/etc	\$35,000
67601	Furniture Stores	\$35,000
67602	Entertainment Equip - Sales/Svce	\$35,000
67604	Appliances - Sale & Svce	\$35,000
68100	Drug Stores	\$35,000
69904	Retail Specialty Stores	\$35,000
69912	Trailers Sale/Rental Incl Svce	\$35,000
69914	Pet/Seed/Feed Stores	\$35,000
69915	Sport Vehicles - Sale/Svce	\$40,000
69916	Wholesale Food Distribution	\$40,000
70200	Banks/Financial Services	\$40,000
80105	Schools - Independent	\$35,000
80301	Specialty Schools - Professional/Personal	\$35,000
82100	Health Care Services - Alberta Health Services	\$45,000
82500	Private Medical/Physiotherapy Centres	\$40,000
82710	Health Care Services - Other Providers	\$45,000
82801	Day Homes/Day Care Centres	\$35,000
82806	Rehabilitation Svces for Disabled	\$35,000
82808	Continuing Care Facilities	\$35,000
85907	Film Production Including Performers	\$45,000
86400	Engineering	\$45,000
86401	Survey - Land/General	\$45,000
86403	Research/Material Testing Labs	\$45,000
86414	Geological and Environmental Consulting	\$45,000
86901	Business Services	\$40,000
86905	Safety Equipment - Sale/Rental	\$40,000
86911	Staffing Services - Labour	\$35,000
86913	Architects, Drafting and Design	\$45,000
86922	Inspection Services- Visual, NEC	\$40,000
86927	Safety/First Aid Training	\$35,000
87200	Beauty/Barber Shops and Schools	\$35,000
87501	Restaurants and Catering	\$35,000

Ind. #	Industry Description	GCA
87503	Hotels/Convention Centres	\$35,000
87505	Catering - Industrial Camps	\$50,000
87600	Outdoor Sports and Recreation	\$35,000
89101	Professional/Trade/Charitable Associations	\$35,000
89401	Welding	\$40,000
89600	Refrigeration Equip- Sales/Svce	\$50,000
89702	Property Management/Hostels	\$35,000
89902	Security Services/Industrial Patrols	\$35,000

Ind. #	Industry Description	GCA
89908	Small Equipment/Appliances - Rental and Service	\$35,000
89910	Industrial/Oilfield Equip - Rent	\$45,000
89913	Commissionaires and Armoured Car Services	\$35,000
89922	Industrial Camp Trailers - Rental	\$50,000
89925	Social/Community Support Svce	\$40,000
89928	Rent/Erect - Scaffold/Cranes	\$50,000
95101	Towns	\$40,000
95102	Municipal Districts	\$40,000

2021 GCA at \$35,000 = \$2,136.52/month

2021 GCA at \$40,000 = \$2,399.18/month

2021 GCA at \$50,000 = \$2,910.47/month

