

# REGISTRATION FOR WORKCOVER INSURANCE FORM

## ASSISTANCE WITH THIS FORM

Guidance on who needs to register for WorkCover Insurance and completing this form can be found on page 5.

**WorkCover use only**  
Registration effective date

 /  / 

## EMPLOYER DETAILS

### 1. Name of your WorkCover Agent

  


### 2. Legal Name of Employer

Your legal name may be different from your trading name. If a trust, give the name of the trustee, and the trust (see page 7 for examples).

  


### 3. Type of Entity

- Sole proprietor  
 Partnership  
 Company (registered under Corporations Act)  
 Trustee  
 Other (give details)

  


### 4. If applicable, Australian Business Number and Australian Company Number

ABN

ACN

### 5. Have you registered or do you intend to register for GST?

- Yes       No

If Yes, provide a copy of your GST certificate to your WorkCover Agent.

### 6. Company directors or business owners

Surname	Given Names

### 7. Contact person

We recommend the contact person be an employee or the business owner, not an external accountant or solicitor.

Name

Position

Mailing Address

  
  


Telephone

Mobile Phone

Fax

Email

Website

## BUSINESS DETAILS

### 8. Why are you making this application? (tick any that apply)

- employing, or intending to employ, workers
- employing, or intending to employ, apprentices or trainees
- setting up your own new business
- buying a business that was previously unrelated to you
- a merger involving the formation of a new company
- a sole trader or partnership converting to a company
- a company converting to a sole trader associate or a partnership
- as a result of entering into insolvency i.e. appointment of a liquidator, trustee for a bankruptcy or a receiver and manager
- a change of partners in a partnership

Other reason (give details)


### 9. Employment commencement date (see page 8)

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### 10. Do you wish to take up the insurance excess and Buy-out option?

- Yes       No

### 11. Have you purchased or taken over an existing workplace or business?

- Yes       No

If applicable, Legal name of previous employer

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WorkCover Employer Number

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What is your relationship to that employer?

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12. If you answered Yes to question 11,

**At any time, did any person (or any of their associates) who has a direct or indirect interest in your business also have a direct or indirect interest in:**

- the workplace you have purchased or taken over?       Yes       No
- a business that is connected, associated or related to the workplace you have purchased or taken over?       Yes       No

### 13. Does any of your staff primarily provide services to another business?

- Yes       No

**14. Are the operating requirements of your business (including raw materials, facilities, resources, administration and services) substantially supplied to you by one other business?**

- Yes       No

### 15. Do you have a holding or subsidiary company?

- Yes       No

Under section 50 of the *Corporations Act 2001* a holding subsidiary relationship will exist if:

- a company holds more than 50% of the issued share capital of another company; or
- a company controls the composition of the board of directors of another company under section 47 of the *Corporations Act 2001*; or
- a company can cast or control the casting of more than 50% of the votes which can be cast at a general meeting.

### 16. Do you or any entity that substantially influences the running of your business have a substantial influence over the operations of another business?

- Yes       No

This influence could be through ownership or in any other way.

### 17. Does your business RECEIVE all the goods produced or services provided by another business?

- Yes       No

### 18. Does your business SUPPLY its goods or services to less than four other businesses?

- Yes       No

### 19. Is your business involved with any other business or with businesses represented together as a single business?

- Yes       No

If Yes to any of questions 13 to 19, provide details of other businesses, if more than 2, attach information on a separate page.

Business Name

--

WorkCover Employer Number

--

Workplace Address


Business Name

--

WorkCover Employer Number

--

Workplace Address


### 20. Have you been notified by the State Revenue Office of Victoria that you are a member of a group under the Pay-roll Tax Act 2007?

- Yes       No

## WORKPLACE DETAILS

If you have more than one workplace, copy and complete the workplace details section of the form for each additional workplace.

**21. How many workplaces do you have?**

**22. Business or trading name**

**23. Physical location of workplace**

**24. Workplace employment commencement date**

This is the date you started, or will start, employing at this workplace.

 /  / 

**Your activity and revenue/costs**

For more information and examples, see page 8.

**25. What do you consider is your predominant activity in this workplace and why?**

**26. List the key goods or services that you intend to produce or provide at the workplace.**

**31. Revenue and costs for the next twelve months**

Product / service	Sales / revenue - the gross amount you receive from selling your goods or services	Cost of goods sold or services provided - the cost of raw materials (if any), the cost of equipment used in your business, energy costs, etc	Cost of labour - all costs relating to your workforce including salary/wages, training costs, superannuation, benefits, etc

**27. List the key types of raw materials, classes of equipment, or processes used to produce or supply the goods or services.**

Raw Materials:

Equipment:

Processes:

**28. Do you own the goods you sell?**

Yes     No     Not applicable

**29. Does this workplace supply goods or services mainly or wholly to any other workplace in your business**

Yes     No

If Yes, provide workplace address.

**30. Do you have substantial dealings with a business that shares or that neighbours your workplace?**

Yes     No

For example:

- raw material or initial product supplied by one business is processed to a finished product by another business
- product made by one business is sold or marketed by another.

**32. Estimate of rateable remuneration** (see page 5)

Rateable remuneration	For CURRENT YEAR ending 30 June	For NEXT YEAR ending 30 June	Do not include remuneration and superannuation for exempt apprentices and/or exempt trainees. Penalties may apply if you underestimate remuneration. If you become aware that your actual remuneration will exceed, or is likely to exceed, your latest estimate by more than 20%, you must tell your WorkCover Agent of your revised estimate within 28 days.
Salaries and Wages	\$	\$	
Contractors deemed to be your workers	\$	\$	
Rateable Fringe benefits	\$	\$	
Other remuneration	\$	\$	
Superannuation	\$	\$	
Total Rateable Remuneration	\$	\$	

**33. How many workers do you expect to employ for this year?**

Full Time

Part Time

Apprentices/ Trainees to a Company

**34. Estimate exempt remuneration for apprentices and/or trainees**

Current Year

Next Year

**CONSENT AND DECLARATION**

**COLLECTION OF PERSONAL INFORMATION**

Personal information is collected by the Victorian WorkCover Authority (VWA) or WorkCover Agents on this form for the purpose of assessing your registration for WorkCover Insurance. Personal information collected on this form may also be used and disclosed for the purpose of administering and evaluating the WorkCover Insurance scheme and other related purposes. To fulfil these purposes, the VWA or WorkCover Agents may disclose the personal information collected on this form to each other, or to organisations such as other authorised agents and service providers.

If you do not provide any part or all of the information requested, your registration may not be processed. If you wish to access your personal information, you may contact the VWA's Freedom of Information officer or the WorkCover Agent.

You can access the VWA Privacy Policy at [vwa.vic.gov.au](http://vwa.vic.gov.au).

- The registrant declares that any personal information disclosed on this form and any further personal information provided in connection with WorkCover Insurance has been or will be collected, used and disclosed in accordance with applicable privacy legislation.
- The registrant consents to the use and disclosure of any personal information, which is collected on this form or further provided in connection with WorkCover Insurance, for the purposes outlined in 'Collection of Personal Information'.

Signature of Person authorised to act on behalf of the Employer

Date of Signing

Print Full Name (use block letters)

Print Title

**FALSE OR MISLEADING INFORMATION**

Before completing this declaration it is important that you ensure you have provided all relevant information and that the information provided is true and correct.

To provide false or misleading information is a serious offence under the *Workplace Injury Rehabilitation and Compensation Act 2013* which can result in your incurring severe penalties or imprisonment.

- I understand that the VWA will assess this registration for WorkCover Insurance on the basis of the information provided in this form. I have understood the questions set out in the form and understand the information which I have provided.
- I am authorised by the registrant to complete this form and sign this declaration on behalf of the registrant.
- The registrant declares that all relevant information has been provided in answer to questions on this form and that the information given is true and correct.

# REGISTRATION FOR WORKCOVER INSURANCE FORM - GUIDANCE

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## APPLYING FOR WORKCOVER INSURANCE IN VICTORIA

### WHAT IS WORKCOVER INSURANCE?

WorkCover Insurance is compulsory insurance which is funded by contributions from Victorian employers. It provides businesses with insurance cover for the cost of benefits if your workers are injured or become ill because of their work.

If a worker is injured, they are entitled to weekly benefits, medical and rehabilitation treatment costs, legal costs or, in the event of a serious injury, lump sum compensation. The cost of providing these benefits to an injured worker can run into the hundreds of thousands or even millions of dollars.

### WHO NEEDS TO REGISTER FOR WORKCOVER INSURANCE?

Generally, you must be registered for WorkCover Insurance if:

- you employ workers and you expect to pay more than \$7,500 a year in remuneration (this includes wages, benefits and superannuation), or
- you employ apprentices or trainees, regardless of the amount of remuneration paid.

You need to be registered from the date you meet either of the above conditions. If you employ apprentices or trainees you are required to pay at least the minimum premium.

Your Registration for WorkCover Insurance must be received within 60 calendar days of the date you are required by law to be registered for WorkCover Insurance.

If you don't register when required, you will be considered to be in breach of the *Workplace Injury Rehabilitation and Compensation Act 2013* and may face severe penalties, including the full costs of compensation if a worker is injured.

### HOW TO REGISTER

This document contains a Registration for WorkCover Insurance form and information to help you complete the form.

If you have more than one workplace, copy and complete the Workplace details section for each additional workplace.

In Victoria, WorkCover Agents issue and administer WorkCover Insurance on behalf of the Victorian WorkCover Authority (VWA). Send your completed application to the WorkCover Agent of your choice from the list on page 3 of this form.

Copies of this document are available from our website at [vwa.vic.gov.au/insurance](http://vwa.vic.gov.au/insurance) where it can also be completed online.

## FOR FURTHER INFORMATION

If you need further help completing the form, or require advice, you can telephone the VWA Advisory Service on 1800 136 089 or ring the WorkCover Agent you have selected to administer your WorkCover Insurance and claims.

For more information about health and safety you can also visit your local VWA office, or our website at [vwa.vic.gov.au](http://vwa.vic.gov.au).

Other information is available on our website, including:

- Who is an employer
- If you are self-employed
- If you hire contractors
- If you hire apprentices
- If you hire work experience students.

This material can be found by accessing the WorkCover Insurance section on our homepage at [vwa.vic.gov.au/insurance](http://vwa.vic.gov.au/insurance).

If you must register for WorkCover Insurance, a cover note can be arranged by contacting a WorkCover Agent. A cover note provides coverage subject to the completion and lodgement of this form with your selected Agent within 30 days. If you have obtained a cover note please record the number in the space provided. A list of WorkCover Agents can be found on our website at [vwa.vic.gov.au/agents](http://vwa.vic.gov.au/agents).

Cover note number 

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Cover note registration date 

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## IMPORTANT DISCLAIMER

The information provided in this publication is designed to address the most commonly raised issues in relation to registering for WorkCover Insurance in Victoria. The process of registering for WorkCover Insurance in Victoria is governed by the *Workplace Injury Rehabilitation and Compensation Act 2013* and the relevant Premiums Order/s. This publication is not intended to replace this legislation.

The VWA has made every effort to ensure that the information provided in this document is accurate. If something in this document is misleading and you make a mistake as a result, we will not charge you a penalty (including late payment) on any underpaid premium, although you will be required to pay any underpaid premium.

## DEFINITIONS AND TERMS

For more information go to our website at [vwa.vic.gov.au/insurance](http://vwa.vic.gov.au/insurance).

**'you'**  
means the registrant

**'your'**  
indicates something belonging to the registrant

**'your business'**  
means the business which is the subject of this registration

### Associate

The definition of associate, considers connections (including relatives) to individuals, companies, trustees and partnerships. A full definition of associate is available in the relevant Premiums Order.

### Buy-out

Under the *Workplace Injury Rehabilitation and Compensation Act 2013* you must pay an excess on any claim – the first 10 days of compensation and an amount towards medical and related costs. Once the excess has been paid, any additional payments are met by the WorkCover Insurance scheme.

Employers have the option of eliminating the excess so that the entire claim is paid by WorkCover. They can buy-out the excess by paying a loading on their premium.

### Financial Year

Our financial year operates from 1 July to 30 June.

### Industry rate

The claims experience of each industry is assessed by looking at the claims costs compared to remuneration over a period. We compare the performance of each industry and set the appropriate industry premium rates. If your business operates in an industry which has significant injuries, and therefore high claims costs, the industry rate will be higher than an industry which has lower costs.

### Interest(s)

For the purpose of the questions in this document, where a person, employer, business or entity has an 'interest' or 'interests' it means that they have or hold a degree of control, or ownership (whether or not the interest(s) are direct or indirect).

### Predominant activity

Your predominant activity is the activity that contributes most to the value of goods and/or services produced or provided by you at that workplace.

### Premiums Order

This document is Gazetted each year to provide the mechanism for the calculation of employers' WorkCover Premiums. The Premiums Order is made under the applicable Victorian workers' compensation legislation.

### Remuneration

For WorkCover insurance purposes, remuneration includes wages and salaries paid to your employees, payments to some contractors, allowances and benefits which attract fringe benefits tax (such as motor vehicles) and contributions to a superannuation fund, provident or retirement fund.

In some cases, remuneration that is paid by an employer to apprentices or trainees is exempt from premium calculations.

Your total annual remuneration is used to calculate your premium.

For more information about contractors, remuneration and fringe benefits, please refer to [vwa.vic.gov.au/insurance](http://vwa.vic.gov.au/insurance).

### Workplace

A workplace is an area of land occupied by you where your workers work or pass through in the course of their employment.

### WorkCover Agent

In Victoria, WorkCover Agents issue and administer WorkCover Insurance on behalf of the VWA. They also manage the collection of premiums, inform employers of their responsibilities and administer most claims processes.

### WorkCover Industry Classification (WIC)

Every Victorian workplace registered with the VWA is classified into an industry group. This is done by your WorkCover Agent and is based on the predominant activity of the employer at the workplace. A complete list of WorkCover Industry Classifications (WICs) can be found in the most recent Premiums Order.

## EMPLOYER DETAILS

### 1. WORKCOVER AGENTS

Your WorkCover Insurance will be managed by an Agent of the VWA. You can choose one of the Agents listed on the website: [vwa.vic.gov.au/agents](http://vwa.vic.gov.au/agents).

Your WorkCover Agent will collect your premium, manage claims for any of your injured workers and offer you a range of other services. Your WorkCover Agent should:

- give you advice on how to keep your workplace safe and prevent injuries
- explain your rights and responsibilities, and those of your workers, under Victorian workers' compensation laws
- help you with any questions you may have about your insurance, premium or claims
- inform you about any changes to your insurance registration or premium and why the changes were made
- help you develop an occupational rehabilitation program and return to work plans for your injured workers
- help you get injured workers back to work as soon as possible by offering occupational rehabilitation advice in consultation with the worker's treating doctor
- help you organise reasonable retraining for any injured workers.

### 2. LEGAL NAME OF EMPLOYER

To accurately identify all employers WorkCover requires the full legal name(s) of the entity employing. This name is usually the name that appears on all official documents or legal papers. The legal name may be different to the name you trade under.

Employer type	Example of employer name
Sole trader	John Greg Smith
Partnership	Jack Howard Brown and Peter Jones
Company	Example Pty Ltd, Example 100 Ltd
Trustee	James Thomas Smith as trustee for the Smith Family Trust

If an employer is the Trustee of a trust, the name of the trustee should appear as part of the employer name.

[A trust itself cannot employ and is not an employer. A trustee may employ workers on behalf of the trust and it is the trustee name that is to be shown as the legal name of the employer. A trustee may be a sole proprietor, partnership or company.]

### 3. TYPE OF ENTITY

An employer usually sets up a business using one of the structures listed below.

#### Sole Proprietor

A sole proprietor is an individual who owns a business in their own name and is personally liable for its debts.

#### Partnership

A partnership exists where persons or corporations carry on a business in common with a view to profit. A partnership may exist between individuals, between corporations or between individuals and corporations.

#### Company

A company is a body corporate which is registered under the Corporations Act. A company may be:

- A private company (generally indicated by 'Proprietary Limited' or 'Pty Ltd' in the name of the company) where the shares in the company are privately held; or
- A public company (generally indicated by 'Limited' or 'Ltd' in the name of the company) where the public may purchase shares in the company.

A company exists in law independently of its shareholders. All companies have an Australian Company Number (ACN).

#### Trustee

A trust is not a separate legal entity and cannot be an employer. Each trust has a trustee or trustees responsible for administering the trust. A trustee may employ persons to assist in the administration of the trust. In such circumstances, the trustee is the relevant employer.

#### Other

This includes not for profit organisations such as cooperatives, incorporated associates, local government entities and statutory corporations. Please describe the nature of the organisation fully in the area provided.

### 4. ABN AND ACN

The Australian Business Number (ABN) is issued by the ATO. If you have one, we will include your ABN on your tax invoice.

The Australian Company Number (ACN) is issued by the ASIC. Include your ACN if your business is a company or a trustee which is a company.

### 5. GST STATUS

Contact the ATO to find out if you should register for the GST.

### 6. COMPANY DIRECTORS OR BUSINESS OWNERS

WorkCover requires the full names of all directors or business owners to assist in applying premium rules.

## BUSINESS DETAILS

Your answers to questions 8-20 are designed to collect information which may be relevant to the calculation of your premium.

Failure to provide full and true disclosure to WorkCover in respect of matters relevant to the calculation of premium may result in a default penalty of up to 120% of under paid premium.

### 8. REASON FOR REGISTRATION

Understanding the reason for the registration will assist agent processing.

## 9. EMPLOYMENT COMMENCEMENT DATE

Under Victorian legislation you are required to be registered for WorkCover Insurance with effect from the earliest date during a financial year (year ending 30 June) in which you employed either:

- a worker or a deemed worker (including a business owner being employed by their own company) and could reasonably foresee a total remuneration liability of more than \$7,500 for the financial year; or
- an apprentice or trainee, no matter how much they are paid.

If you hire any apprentices or trainees – even if you only hire one – you must be registered for WorkCover Insurance regardless of the level of remuneration you pay.

## 10. INSURANCE EXCESS AND BUY-OUT OPTION

An insurance excess applies to a work-related injury claim. If a worker makes a claim and your WorkCover Agent accepts it, you must pay an excess.

The excess consists of:

- the first 10 days of weekly benefits and
- an amount towards medical and like services (indexed annually).

The WVA pays for a claim once it exceeds your excess by reimbursing you through your WorkCover Agent.

You can remove the excess by taking up the buy-out option when you first register or, in following years, at the start of each financial year. The cost of the buy out option is an additional 10% of your annual premium.

For further information about the insurance excess and buy-out option, please refer to the employers section on our website at [wva.vic.gov.au/insurance](http://wva.vic.gov.au/insurance).

## WORKPLACE DETAILS

### 21. NUMBER OF WORKPLACES

You must complete the 'Workplace details' section (i.e. pages 3 and 4) for each of your workplaces. If you have more than one workplace, please make additional copies as required.

- A workplace is an area of land occupied by you where your workers work or pass through in the course of their employment.
- If you have workers that work at sites which are not occupied or controlled by you (eg premises you have been contracted to clean), your workplace is the place from which your workforce is controlled (eg your office).

Further information about the definition of a workplace is available in the Premiums Order, or alternatively, you can contact your WorkCover Agent.

### 22. BUSINESS OR TRADING NAME

A business or trading name is the name that you trade under or the name by which your suppliers or customers know you. It may be different from your legal name.

## 23. PHYSICAL LOCATION OF WORKPLACE

This should include the street name and number, the level or building complex name and shop number (if applicable).

Example: Charliestone Shopping Centre  
Level 2, Shop 23  
1313 Northvale Rd  
Northvale 3333

A workplace location cannot be a PO Box.

## 24. WORKPLACE COMMENCEMENT DATE

This is the earliest date that your worker(s) commenced operation at this workplace or began to be managed from this workplace.

## YOUR ACTIVITY AND REVENUE/COSTS

Your activity is used to determine your industry classification which is used to calculate your insurance premium, so it is important that we obtain a good understanding of your business.

Question 25 asks you to consider all of the activities at your workplace and nominate your predominant activity. Please forward copies of any brochures or explanatory material that will assist us in determining your main activity.

Questions 26 to 31 ask for more information about your workplace to enable your Agent to determine the predominant activity and assign the most appropriate industry classification to your workplace.

## 25. PREDOMINANT ACTIVITY - EXAMPLES

Type of business	Predominant activity
Flower shop	Retail sales of flowers
Builder	Construction of minor renovations; pergolas, garages, etc
Accountant	Preparation of tax returns
Metal fabricator	Making wrought iron fences and gates

## 26. KEY GOODS OR SERVICES - EXAMPLES

Type of business	Predominant activity
Flower shop	Sale of fresh cut flowers, bouquets, gift baskets, wreaths and plants
Builder	Preparation of plans, building structures, etc
Accountant	Taxation advice
Metal fabricator	Design and fabrication of wrought iron fences and gates



## 27. KEY TYPES OF RAW MATERIALS, TYPES OF EQUIPMENT, OR PROCESSES - EXAMPLES

Type of Business	Raw Materials	Equipment	Processes
Flower shop	Flowers, plants, ribbons, paper, pots	Scissors, delivery van	Flower arranging, making wreaths and gift baskets
Builder	Timber, plasterboard, concrete, roofing sheets	Various hand tools, power tools, ladders, ute	Cutting and fixing timber, concreting
Accountant		Computer, tax law books	Data entry, analysis
Metal fabricator	Metal	Welder, grinder, anvil, press	Welding, pressing, grinding

## 31. REVENUE AND COSTS FOR THE NEXT TWELVE MONTHS - EXAMPLES

Type of Business	Product / service	Sales / revenue the gross amount you receive from selling your goods or services	Cost of goods sold or services provided - the cost of raw materials (if any), the cost of equipment used in your business, energy costs, etc.	Cost of labour - all costs relating to your workforce including salary/wages, training costs, superannuation, benefits, etc
Flower shop	Flowers/bouquets	\$90,000	\$35,000	\$35,000
	Plants	\$16,000	\$3,000	\$1,500
	Gift baskets, wreaths	\$10,000	\$3,000	\$2,000
Builder	Pergolas	\$100,000	\$25,000	\$25,000
	Garages	\$50,000	\$20,000	\$10,000
	Additions and alterations	\$250,000	\$100,000	\$50,000
Accountant	Personal tax returns	\$300,000	\$25,000	\$150,000
	Business tax advice	\$500,000	\$25,000	\$225,000
Metal Fabricator	Fences	\$60,000	\$15,000	\$30,000
	Gates	\$80,000	\$20,000	\$35,000

## 32. ESTIMATE OF RATEABLE REMUNERATION

### Penalties may apply if you underestimate remuneration

Include in your estimate:

- Salaries, wages
- Superannuation, allowances
- Directors' fees
- Fringe benefits (including the grossed-up value as defined in the "Fringe Benefits" section at [vwa.vic.gov.au/insurance](http://vwa.vic.gov.au/insurance))
- Payments made to contractors deemed to be your workers

### Do not include remuneration for exempt apprentices and/or exempt trainees

Some apprentice remuneration is exempt for WorkCover Insurance premium purposes (apprentice includes trainee remuneration in this context). It is subject to the training being an approved training scheme and to certain qualifications and restrictions. (These schemes are approved by the Victorian Department of Education.)

Remuneration paid to an apprentice or trainee is exempt if, during the two years before the start of the training agreement the apprentice has not been employed for more than three months full time, or a total of 12 months part time, by:

- the employer, or another employer of the same group,
- a former employer\*, or
- any combination of the above.

If apprentices meet these conditions before being engaged under a training agreement, they may be employed under successive training agreements with current and former employers as long as the time between any two agreements is less than three months.

\* Note: There are strict definitions for what constitutes a former employer. For more information refer to our website or contact your WorkCover Agent.

### Contractors and remuneration

The term contractor covers a wide variety of people in different work circumstances. A contractor could be a consultant, agent, tradesperson or professional person, or a company providing the services of a person. Contractors may operate as sole proprietors, or through partnerships, companies or family trusts.

If you hire any person to perform work on a contract, this person may be considered to be your worker under some contracts. Some payments to contractors may be counted as rateable remuneration. This means that you may need to include some or all of the money you pay this person in your estimate and certification of rateable remuneration.

Contractor remuneration can be difficult to define. For more information, contact your WorkCover Agent. Guidelines for contractors are also available on our website at [vwa.vic.gov.au/insurance](http://vwa.vic.gov.au/insurance).

Restrictions and qualifications apply – refer to the employers section on our website or contact your WorkCover Agent.

### Changes to remuneration

If you become aware that your actual remuneration will exceed, or is likely to exceed, your latest estimate by more than 20%, you are required to tell your WorkCover Agent of your revised estimate within 28 days.

You can advise your WorkCover Agent of other changes to your estimate of remuneration at any time during the financial year.

More information about remuneration is available from our website under Publications. Alternatively you can contact your selected WorkCover Agent.