Rehabilitation and Compensation

– Workers' Compensation

Who is eligible? >

For a person to be eligible for workers' compensation under the *Workers Rehabilitation and Compensation Act*, they must fit within the 'definition of a worker'. Different requirements exist for company directors and family members.

General eligibility

- A worker is a person who provides work or service for another person and ***does not*** provide that person with an **Australian Business Number** **(ABN)** in writing.

Essentially, anyone that fits within this definition is potentially eligible for workers' compensation. In addition, the following groups of people are specifically included in the Act and are therefore eligible for workers' compensation:

- St John Ambulance volunteers;
- people serving on juries;
- jockeys and stable hands; and
- volunteer fire-fighters and emergency services personnel.

Company Directors

Workers' compensation coverage for **company directors** is optional.

Those company directors who wish to be covered must meet both of the following requirements:

1. The company director must provide work or service to the company ***without*** providing that company with an **Australian Business Number (ABN)** in writing; and
2. They must be named to the insurer for naming in the workers' compensation insurance policy and declare the nature of their employment and estimated remuneration to the insurer.

Family Members

Workers' compensation for **family members** is optional.

Those family members who wish to be covered must meet both of the following requirements:

1. The family member must provide work or service to the business ***without*** providing that business with an **Australian Business Number (ABN)** in writing; and

2. They must be named to the insurer for naming in the workers' compensation insurance policy and declare the nature of their employment and estimated wages to the insurer.

Under the *Workers Rehabilitation and Compensation Act* a **family member** is a:

- husband or wife (including defacto);
- parent (including a step parent);
- grandparent;
- child (including step child);
- grandchild; or
- brother or sister (including a step brother or sister).

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