

Workers Compensation Quote Checklist

Providing us with the correct information will help us understand the employer's business and quickly provide you with a comprehensive quote. The following is a checklist to assist our underwriters with the initial assessment of your quote.

You can submit your quote through Z.stream or e-mail the quote form and Declaration of Estimated Remuneration along with any supporting material to wcunderwriting.wa@zurich.com.au



Information to include for a renewal quote

- Any changes to the employer's legal entity or ABN from last year
- Confirmation that legal entity is paying the workers' wages
- If they have ceased employing workers, and if so on what date and the reason for ceasing employment
- Any changes to their business activities, and if so when those changes happened
- Their contact details
- A Declaration of Estimated Remuneration for the upcoming policy period
- A Declaration of Actual Remuneration for the past policy period

Information to include for a new business quote

- The employer's legal entity name and ABN and or ACN that is paying the wages of the workers
- The nature of their business
- The activities performed by their workers
- Whether they currently have an insurance policy
- Their WorkCover number
- A Declaration of Estimated Remuneration for the upcoming policy period
- A Declaration of Actual Remuneration for the past policy period (if applicable)
 - **WorkCover WA Remuneration Guidelines** provide for a clear definition of 'remuneration' to assist employer+s to provide a remuneration declaration.
- Claims history for the past 5 years
- Industry Classification of the work their workers perform (refer **WorkCover WA Industry Classification Order**)
- Information on any contracts where they intend to cover the principal or contractors / subcontractors
- If they intend to cover working directors, information showing the director is remunerated for providing personal manual labour
 - From 1 July 2024, public company directors may be considered to be a working director. If working directors need cover under the policy, the working director must be named on the policy and included in the Remuneration Declarations.
 - If the working director is not named in the policy or Remuneration Declaration, there will be no cover for them under the policy.

Remuneration History

- Estimated and Actual Remuneration should be declared using the Declaration of Estimated Remuneration and Declaration of Actual Remuneration forms. Please contact us if you would like a copy of this form.

Claims History

- We require a minimum of 5 years detailed claims history on underwriter's letterhead
- Details of major claims over \$50,000

Labour Hire

- Nature of the work carried out
- Estimated Remuneration to be declared and split by industry classification code allocated to the host employers business
- Number of labour hire employees ship by host employer
- Detailed claims experience with claims broken down by industry classification code.

High-Risk Hazard Activities

- Identification of high-risk hazards and exposures, including the nature of the hazard and the number of workers involved in high-risk work at any one time
- Information about any specific claims relating to the high-risk exposure
- Some examples of High-Risk Hazard Activities include
 - Underground Mining
 - Tunnelling, bridge, or dam construction
 - Handling of or exposure to hazardous materials
 - Offshore activities
 - Operation or crew of an aircraft
 - Work on oil refineries

For further information on high-risk hazard activities please review - www.safeworkaustralia.gov.au/safety-topic/hazards

Further Help

If you require further information or help, do not hesitate to contact us on 1800 749 277 or e-mail us at wcoverwriting.wa@zurich.com.au.

You can also visit WorkCover WA www.workcover.wa.gov.au which will provide additional information and resources for workers compensation in WA.

Zurich Australian Insurance Limited
ABN 13 000 296 640, AFS Licence No: 232507
Head Office: 118 Mount Street North Sydney NSW 2060

Client enquiries
Telephone: 132 687
www.zurich.com.au



ZURICH®