



Workplace Safety &
Insurance Board

Commission de la sécurité
professionnelle et de
l'assurance contre les
accidents du travail

November 25, 2012

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Your business is registered with the WSIB as a **partnership or corporation**. You need to know that the rules for who must have WSIB coverage are changing. Effective January 1, 2013, mandatory WSIB coverage is required for nearly everyone working in the construction industry.

The Ontario government has changed the law to include not just workers, but most business owners, too. This law also means changes to those currently registered with the WSIB – that may mean you! We encourage you to ensure you comply with the new rules. To do this you need to:

- take any action necessary to ensure that appropriate WSIB coverage is in place and
- keep your WSIB account in good standing so you are eligible for a clearance.

What you need to know

If you are an **employer with workers – executive officer in a corporation or partner in a partnership** – in most cases you will have to **report and pay premiums on your own earnings**, as well as your workers, starting your first reporting period in 2013.

- A. There is an exemption for **one partner or executive officer**. Executive officers and partners who are not exempt may qualify for a separate rate. See A on the back of this letter.
- B. There is an exemption if you work **exclusively in home renovation**. See B on the back of this letter.
- C. If you have **more than one classification rate**, mandatory coverage rules still apply to any business that has a construction rate. To determine who requires coverage and how to report earnings for multi-rated business go to the "**Who needs coverage?**" page of our dedicated website.

Changes for clearances

Getting WSIB clearances is essential to working in construction in 2013. Both principals and contractors/subcontractors will have obligations for clearances. No clearance = no work.

- Principals must get a clearance before contractors/subcontractors can begin construction work
- Contractors must have WSIB coverage, report and pay their premiums on time, so they are eligible for a clearance.

In the construction industry, independent operator letters and the construction questionnaire will no longer apply after December 31, 2012.

More information about mandatory coverage in construction is available on our dedicated website:

www.BeRegisteredBeReady.ca

Thank you for your cooperation.
Employer Accounts Services Division

PLEASE READ THE INFORMATION BELOW

IF YOU DO NOT QUALIFY FOR AN EXEMPTION, PLEASE BEGIN TO REPORT YOUR EARNINGS AND PAY YOUR PREMIUMS BEGINNING THE FIRST REPORTING PERIOD OF 2013 TO ENSURE YOU ARE ELIGIBLE FOR A CLEARANCE.

A. One executive officer or partner exemption

Exemption Details about the executive officer or partner exemption and separate rate

- Only one partner or executive officer per company can be exempt. This person must not perform any construction work but occasional site visits are permitted.
- The partnership or corporation must apply to have a partner or executive officer exempt, it is not automatic. Once the WSIB receives the completed Partner or Executive Officer in Construction - Exemption from Coverage form (#1208WA) we will confirm in writing if the application is accepted. No further action is then required.
- Non-exempt partners and executive officers may complete and return the Rate Group 755 – Non-Exempt Partners and Executive Officers in Construction form (#1209WA)
- Forms are available on the WSIB website (www.wsib.on.ca) in the Forms Section of the Employer Tab and on www.BeRegisteredBeReady.ca.

B. Home renovation exemption

Home renovators may qualify for this if they work exclusively in home renovation and:

- work directly for the homeowner, meaning occupant or a member of their family and
- are paid directly by the homeowner, meaning occupant or a member of their family.

BUT:

- If you *subcontract* home renovation work *from a general contractor*, you do not qualify for this exemption.
- If you *mostly* do work as a home renovator, but *occasionally* do commercial work or other construction work (excluding home renovation), then you do not qualify for this exemption.
- If you do not qualify for the exemption, please see message at top of page.

Please visit our dedicated website: BeRegisteredBeReady.ca
to learn more about mandatory coverage in construction and changes to clearances.
Effective January 1, 2013