

# Workers Compensation Quote Checklist

Providing us with the correct information will help us understand your 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 e-mail the completed proposal form and Declaration of Estimated Remuneration along with any supporting material to [wcunderwriting.wa@zurich.com.au](mailto:wcunderwriting.wa@zurich.com.au)



## Information to include for a renewal quote

- Any changes to your legal entity or ABN from last year
- Confirmation the legal entity is paying the workers' wages
- If you have ceased employing workers, and if so on what date and the reason for ceasing employment
- Any changes to your business activities, and if so when those changes happened
- Your 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

- Your legal entity name and ABN and or ACN that is paying the wages of the workers
- The nature of your business
- The activities performed by your workers
- Whether you currently have an insurance policy
- Your 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 you to provide a remuneration declaration.
- Claims history for the past 5 years
- Industry Classification of the work your workers perform (refer **WorkCover WA Industry Classification Order**)
- Information on any contracts where you intend to cover the principal
- If you 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, they 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 from them under the policy.

## Remuneration History

- Estimated and Actual Remuneration should be declared using the Remuneration Estimate Form and Remuneration Actual Form. 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 insurance company's letterhead

## 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](http://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 [wcunderwriting.wa@zurich.com.au](mailto:wcunderwriting.wa@zurich.com.au).

You can also visit WorkCover WA [www.workcover.wa.gov.au](http://www.workcover.wa.gov.au) which will provide additional information and resources for workers compensation in WA.

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