



EMPLOYERS' INDEMNITY INSURANCE PROPOSAL

NT

Please read the important notices included in this form

1. Business details

Full name of Employer (legal entity)

Period of insurance: From: DD / MM / YY to DD / MM / YY at 4.00pm

Business or trading name

ABN (if applicable)

Registered for GST

Intermediary/broker name

Yes No Input Tax Credit %

Location of business

Postcode

Postal address and contact details of the business

Postcode

Telephone

Facsimile

Email

Description of business activities

2. Workers to be insured (for the above period)

Classification	Number of workers	Full time equivalent numbers	Estimated Gross "Wages" (\$) (Wages as defined overleaf)
a. General Employees			\$
b. Family Members (see attached and provide details below)			\$
c. Working Directors (see attached and provide details below)			\$
d. Contractors/sub-contractors for which you require cover (see attached)			\$
TOTALS			\$

Nominated family members & working directors

Full Name	Relationship	Occupation	Estimated Gross "Wages" (\$) (Wages as defined overleaf)
			\$
			\$

3. General information (please tick where appropriate)

Years the business has been operating: New Venture 1yr 2yrs 3yrs 4yrs 5 or more yrs

Provide previous insurance and claims history below:

Period from	Period to	Insurer	Wages	No. of claims	Claims paid \$	Outstanding \$	Claims Total \$

Please answer the following in relation to the business

Contractors are/will be used for part of the work of your trade or business (see back of this form) Yes No

If yes, has an estimate of contractor's wages been included? Yes No

Workers are engaged to work outside NT or overseas Yes No

457 Visa workers are engaged Yes No

Pre-employment medicals obtained Yes No

Safety training given (all employees) Yes No

Regular hazard inspections Yes No

All work injuries investigated Yes No

4. Statement and Signature

I/We agree that this proposal shall, subject to the terms and conditions of the policy, be the basis of the insurance. The statements are true and I/we have not suppressed, misrepresented or misstated any material fact. I/We have read and acknowledge the "Privacy and your information" section of this proposal.

Date / /

Signature

Name and title (e.g. Business owner or Authorised officer of Corporation)

Privacy and your information

By submitting this form, the personal information you provide to CGU Workers Compensation in this form or otherwise may be collected, held, used and disclosed in the manner set out in the CGU Privacy Policy found at www.cgu.com.au/privacy, including for processing this proposal and providing you with cover.

We would also like to provide you with marketing information regarding other products and services (of ours or of a third party) which we believe may be of interest to you. If you **want to** receive such information, please tick this box

More information on Workers Compensation insurance can be found on our website at www.cgu.com.au/workers-compensation



Important Notices – Please read when completing the Proposal and Retain

Definition of Worker (i.e. who do you need to cover?)

A **worker** means a natural person:

- a) who performs work or a service of any kind for another person under a contract; and is, in relation to the contract, an employee for the purpose of assessment for PAYG withholding under the *Taxation Administration Act 1953* (Cth), Schedule 1, Parts 2-5; or
- b) who is a person, or a member of a class of persons, prescribed for this definition as a worker. Examples are jockeys, members of the operations branch of St John Ambulance NT, Fire Brigade and Bushfires and Emergency Services Volunteers.

In the case of a) this applies to a person for whom PAYG tax instalments are **required** to be withheld by their employer **even if they are not being withheld**.

Definition of Wages

“**Wages**” means Gross wages, salary, overtime, shift and other allowances, over-award payments, bonuses, commissions, payments for public holidays and annual holidays (including loadings), payments for sick leave, payments for long service leave (including a lump sum payment instead of long service leave), including but not limited to:

- the market value of meals, accommodation and electricity provided by the employer for the worker
- the total value of any salary sacrificed amounts, for example motor vehicles, (including fringe benefits applicable to these salary sacrifices)
- superannuation contributions that would be payable to a worker as wages or salary if the worker so elected (e.g. salary sacrificed superannuation).

The following are NOT usually included:

- workers compensation payments made under the Act
- maternity or paternity leave payments, including payments under the Australian Government’s Paid Parental Leave scheme
- superannuation that is paid by employers under the Compulsory Superannuation Guarantee Levy, including contributions made by the employer over and above the compulsory levy
- any and all payments for retirement, redundancy or termination
- the value of staff discounts
- the value of costs reimbursed to workers that were incurred in earning their income.

Immediate Family Members and Working Directors

Immediate Family Members and Working Directors are not entitled to compensation unless they are individually named and relevant information about them is provided to CGU. Working Directors will also need to have PAYG deductions made in relation to their remuneration for cover to apply.

Contractors and sub-contractors

If you employ contractors or sub contractors you may need to cover them for workers compensation. You will need to consider the contractual arrangements in relation to the work you have arranged to be carried out. Each case is individual and must be assessed having regard to the worker’s circumstances and the details of the contract involved.

In particular, a contractor is considered to be your worker if you are required to deduct PAYG withholding tax in relation to the contractor, even if withholding tax is not being deducted.

To determine this, please refer to the ATO employee/contractor decision tool available on the Australian Taxation website: www.ato.gov.au/Calculators-and-tools/Employee-or-contractor/

The payments you make to a contractor may include payments for materials, tools, equipment, or plant. These components and any GST component should be excluded when completing the estimated wages amounts in Section 2.

Wages records

Please ensure accurate wages records (including details of contractors and sub-contractors) are maintained. Your records may be inspected by a representative of CGU Workers Compensation.



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