

Workers Compensation Quote Checklist

Providing the right information will help us understand your business and provide you with a fast and comprehensive quote.

The checklist below will assist our underwriters in their initial assessment, including what information they may require for more specialised business or higher risk areas.



Period of Insurance

- New Business: State period of coverage required (Note: to avoid gaps in coverage, it is important to maintain continuity of coverage. So if there is existing insurance in place and you are changing insurance company, the start of the cover should be the expiry date of your current insurance policy)
- Renewal: State any changes to coverage dates and include reasons why these dates should change. Ensure the wage declaration is provided on renewal of the policy. *See Wage History below for more information*

About the Insured

- Legal Entity and/or Trading name
- ABN or ACN
- WorkCover Number (if known)
- Company website
- What is the predominant business activity? *If the business conducts more than one industry at the same single location, the classification of the predominant industry (based on gross remuneration) applies*
- Summary of the business activities including services and products that the business provides.
- Years in business (this should also include year's employing as some businesses might have been established for years but have only recently employed people. We would want both highlighted if this is the case)
- Any extensions to coverage (if required)
- OH&S policy (particularly if in a High Hazard industry)

Renewals

- Details of any significant changes to the business which have occurred over the last 12 months or are expected to occur in the next 12 months. Examples would include merges and acquisitions, changes in employee numbers due to business expansion or new project work, changes to management of the business, relocation of the business or workers in the business, automation of business process etc).

Wage History

- Estimated wages and employee numbers per state and by employee category (i.e. contractors / working directors / volunteers/ part time or full time employees)
- Changes to the business activities: Where wages have increased or decreased by more than 5% , please provide reasons for the change.

Sub-Contractors/Contractors (where applicable)

- Describe in what capacity are subcontractors / contractors used by the business
- Are they required to carry their own insurances?
- Do you employ any Sole traders as contractors / subcontractors? Please describe in what capacity.
- Payments estimated over next 12 months (\$)
- Type of work carried out

Claims History

- Summary of five years minimum claims history to be provided on Underwriter letter head.
- List with the description and dates of individual claims
- Claims over \$100k to be identified in each policy period including description of the claim.
- Where there have been major claims over \$100k or more (any one loss), has any root cause analysis been done to establish trends or to put controls in place to reduce future claims or reduce the cost of future claims?

Labour Hire

- Type of work carried out
- Estimated Wages and employee numbers to be declared and split by ANZSIC code allocated to the Host employer business

Workplace Health and Safety

- If you need help – complete **Zurich Risk Advisor** self-risk assessment for Workers Injury Risks and send to underwriter
- Provide details of any documentation of Workplace Health and Safety policy and procedures including Injury Management policy and procedures in place and / or supporting documentation
- Provide details of any high-risk activities being conducted now or over the next 12 months by the insured. High-risk activities can include, but are not limited to the following: -
 - Working from heights
 - Mobile plant and equipment / cranes/ forklifts
 - Remote or isolated employees
 - Confined spaces
 - Hot works
 - Demolition works
 - Excavation or trenching activities
 - Hazardous materials handling or transportation
 - Working on offshore platforms
 - Working on watercraft
 - Working on aircraft
- Provide details of controls that are in place to specifically manage these high-risk activities including induction and training of workers doing these activities.

High-Risk Exposures

- High-risk exposures need to be identified and further information is required around the nature of the exposure and how many workers are involved at any one time in an activity (including any labour hire, contractors and/or subcontractors). We would also want to know any specific claims that have come out of any of these activities or if there is any requirement for additional Common Law Limits of Liability.

Examples of High-Risk Activities: -

- Underground mining or associated activities
- Tunnelling, bridge, or dam construction
- Handling of, or exposure to hazardous materials (including but not limited to asbestos, silica, radioactive materials, or waste products)
- Offshore activities (including offshore oil and gas platforms, working on ships, and working offshore in another country – what are the activities, length of time, number of employees)
- Operation or crew of an aircraft (including chartering of aircraft)
- Working in oil refineries

Get a quote for Workers Compensation



Email the Zurich proposal form and any supporting information to the one of the following email addresses (select the state where insurance is required):

WA - wunderwriting.wa@zurich.com.au

TAS - wunderwriting.tas@zurich.com.au

Once you have accepted the quote, a policy and certificate of currency will be emailed to you.

If you have any questions, please send us an email when registering a quote.

WA - wunderwriting.wa@zurich.com.au

TAS - wunderwriting.tas@zurich.com.au

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