

WCB Frequently Asked Questions

Do I have to register?

Virtually all employers in British Columbia must register with the WCB. This includes employers in home-based businesses, as well as some contractors, subcontractors and [residential employers](#).

What happens if I don't register?

If you are required to register and don't, you could be fined and charged the total compensation costs of an injury plus retroactive insurance premiums, should one of your workers be injured.

How much does it cost to register?

There is no charge for registering. However, once you obtain WCB coverage, you will be charged annual or quarterly premiums for your workplace disability insurance coverage. [Premiums](#) are directly related to the industry you're engaged in and the amount of your payroll.

Can I register online?

Most employers and individuals who want personal coverage can register online, the fastest way to apply for insurance coverage. Complex registrations may be followed up with a call from the [Employer Service Centre](#).

Can I save the information I enter in the online registration form and return to it later?

No. For security reasons, you must enter all information and submit the completed form at one time. If you are interrupted during registration you may have to re-enter the data, since the application deletes all information after 20 minutes of inactivity. None of the information you've entered is stored online.

Note: Using the "back" button on your browser will not return you to the information you entered in previous pages. The pages will appear as blank and the information will have to be re-entered.

Is the information I submit online secure?

Yes. For further details, read our [security policy](#).

How else can I register?

While online registration is the easiest and fastest way to register, you can also register by:

- Downloading the [Employer's Registration application](#)
- Downloading the [Personal Optional Protection application](#)
- Contacting the Employer Service Centre at 1 888 922-2768 or 604 244-6181 to request an application
- Faxing your application to 604 244-6490
- Mailing your application to WCB, PO Box 5350 Stn Terminal, Vancouver, BC V6B 5L5

Do I need to register if I'm a labour contractor?

Although registration is not mandatory, it is permitted. If you don't register, you and your employees are covered by the prime contractor's registration. The prime contractor is then responsible for paying premiums or reporting work-related injuries.

Labour contractors include unincorporated individuals or partners who:

- Have workers and supply labour only to one firm at a time (e.g. a framer with one or more workers in the construction industry)
- Are not defined as workers, do not employ workers or supply major materials or major revenue-producing equipment, but do contract a service to two or more firms on an ongoing basis (e.g. a janitor who has two or more ongoing contracts with two unaffiliated firms)
- May or may not have workers, but contract a service which includes one piece of major revenue-producing equipment to a business or a person (e.g. a backhoe contractor who supplies a backhoe)

Do I need to register if I'm a worker?

No. In fact workers **cannot** register with the WCB or waive their rights to compensation. A worker is anyone employed full-time, part-time or casually, and who is paid a wage, salary or commission by the job, or on a piecework basis. This includes administration, management and clerical staff as well as labourers.

Do I need to register if I'm building my own home?

If you take on the role of a general contractor in the construction of your own home, you may still be required to register, particularly if you hire workers, such as casual labour, to clean up around your site. Registration may be required, even if the subcontractors you hire carry their own registration. Contact the [Employer Service Centre](#) for details. Also, check the status of subcontractors working for you by using the Board's [clearance letter service](#).

Do I need to register if I'm hiring contractors or subcontractors?

Probably. To be sure, contact the Employer Service Centre. Remember, even if you hire subcontractors who carry their own insurance, you should ask for their WCB account number. You can verify that they're registered with the WCB by going to our [clearance letter service](#).

Do I need to register if my business is only in B.C. temporarily?

The requirement for registration is based on the number of times your business comes (or intends to come) into B.C. This is the criteria for registration:

Registration required:

- If your business comes (or intends to come) into B.C. for a total of 15 or more days each year
- If your business comes (or intends to come) into B.C. for a total of 10 to 14 days as the result of three or more visits within a year
- If your company operates outside B.C. and establishes a place of business in B.C. or employs B.C. residents

Registration not required:

- If your business comes (or intends to come) into B.C. for a total of 10 to 14 days as the result of one or two visits within a year
- If your business comes (or intends to come) into B.C. nine days or less within a year regardless of the number of visits

For more information, contact the [Employer Service Centre](#) to determine your registration requirements.

Note: there are special requirements for out-of-province trucking firms. See [trucking industry](#).

What if I'm a shareholder in an incorporated company?

If your business is active, you are required to register. All company shareholders who are actively working in your business are considered to be workers under the *Workers Compensation Act* and are covered under your company's WCB account.

What if I'm working outside of British Columbia?

If you have operations outside of B.C., and are registered with the WCB of B.C., it doesn't remove your responsibility to comply with the workers' compensation laws in other provinces, in the territories, or in other countries. Check with the jurisdiction you'll be working in to determine your requirements.

Can I apply for optional coverage?

If you are not automatically covered by the WCB, you may be able to apply for Personal Optional Protection (POP).

POP coverage is an option for:

- People who are self-employed
- Partners or proprietors (and proprietors' spouses) in a non-limited company

Apply for [optional coverage online](#), or download the [Personal Optional Protection insurance application package](#). The package contains both the registration and POP forms, which can be returned by mail or fax, or in person at any WCB office.

Mail the forms to:

WCB, Assessment Department
P.O. Box 5350, Station Terminal
Vancouver, BC V6B 5L5

or fax them to 604 244-6490.

Make sure you sign the form and carefully read the terms and conditions of the coverage. Alternatively, you can contact the Employer Service Centre to obtain a copy of the form, and submit it as described above.

Individuals or firms who aren't required to register but would like to anyway may be able to purchase voluntary coverage. Contact the Employer Service Centre for more details.

Who is exempt from registering with the WCB?

You're exempt if:

- You're the owner or occupier of a private residence (see registration information for Homeowners and Residential Employers) and:
 - You regularly employ a person or firm for an average of less than eight working hours a week
 - You employ a person or firm to provide before and after school care for your children for an average of less than 15 working hours a week
 - You employ a person or firm to do a specific job or jobs for a temporary period of less than 24 working hours
- You or your spouse own an unincorporated business and don't employ workers (spouses include common-law and same sex spouses)
- You own an incorporated personal financial holding company and you don't employ workers other than the principal shareholders. The activities of your company are restricted to the management of personal investments such as:
 - Investments in publicly-traded stocks and bonds
 - Interest bearing financial instruments such as GICs (Guaranteed Investment Certificates)
 - Non-revenue producing land, buildings and/or equipment where there is no development, construction or direct rental activity

If I'm not eligible to register, who pays for my coverage?

If your registration is denied because you're a worker, it means your employer is responsible for your coverage.

How do I know when my registration is complete?

If you registered online:

- At the end of the session, you will be assigned an Internet Registration Confirmation Number (IRCN). This is a temporary number only. Your permanent WCB account number will be e-mailed to you and a letter will follow by mail.

If you registered by mail or fax:

- You will receive a letter confirming your registration. You may also be contacted by the Employer Service Centre if we need clarification or additional information.

How do you set my rate?

See how we [classify your firm](#) and [set your rate](#).

How do I report my payroll and make my payments to the WCB?

The quickest and easiest way is through [Online Reporting and Remitting](#). By [signing up](#), you can design a payment plan that meets your needs, choose one of several payment options, report your payroll online, view your latest transactions and manage your account from the comfort of your computer.

If you prefer, you can use the forms we mail you during the year to report your payroll. If your premiums are \$1500 a year or less, you'll need to submit the Employer Payroll and Contract Labour Report once a year along with your payment. If your premiums are more than \$1500 a year, you'll be required to submit four payments with your Employer's Remittance Forms, as well as a year-end payment with your Employer Payroll and Contract Labour Report if required.

Can I deduct the cost of my WCB premiums from my workers' pay cheques?

No. It's against the law to deduct premiums from your workers, either directly or indirectly.

What if I disagree with my classification?

If you disagree with a classification decision, you may request a review from the [Review Division](#) within 90 days of the date of the decision.

If you have questions about the decision, you may ask to have it clarified by the Assessment Department. If additional information comes to light, the department may reconsider its decision at any time.

How can I get more information?

The Employer Service Centre can help you determine your registration obligations. Call 604 244-6181 or 1 888 922-2768 during regular business hours.

Where can I get technical support?

For web site technical support call our Customer Support Centre at 604 276-3135 or toll-free 1 888 855-2477 between 8:30 a.m. to 4:30 p.m. (PST), Monday through Friday, or e-mail ehelp@wcb.bc.ca.