



**YUKON WORKERS'  
COMPENSATION  
HEALTH AND  
SAFETY BOARD**

SUBJECT: \_\_\_\_\_ POLICY NO.: AS-18

BOARD APPROVAL: \_\_\_\_\_

APPROVAL DATE: AUG 29 / 95

BOARD ORDER NO.: \_\_\_\_\_

EFFECTIVE DATE: OCT. 1 / 95

## POLICY STATEMENT

**REVOKED**

MAY 16 2006

*effective  
January 1, 2007*

*Replaced by  
AS-18-01 }  
AS-18-02 } Jan 1, 07  
AS-18-03 }*

SECTION REFERENCE: **4, 24, 101(1)**

POLICY: **OPTIONAL COVERAGE**

**GENERAL INFORMATION**

The **Workers' Compensation Act** provides compensation coverage to a "worker", however, not all persons are considered "workers" under the Act. Upon application to, and acceptance by the board, an eligible person is "deemed" to be a worker and coverage under the Act is extended.

All claims decisions are appealable to the Workers' Compensation Health and Safety Board.

An employer may appeal any assessment decision to the Workers' Compensation Health and Safety Board within 180 days of the decision being made.

**POLICY**

**A. DEFINITION**

(a) **OPTIONAL COVERAGE**

Optional coverage means the coverage available upon application by an employer, a sole proprietor, a municipality, or a First Nation, to those persons not automatically covered under the Act.

**B. LEVEL OF COVERAGE**

**CASUAL, OUTWORKER, RELIGIOUS FUNCTION & VOLUNTEER**

Optional coverage may be purchased, in an amount not less than one-half of the Maximum Wage Rate and not greater than the Maximum Wage Rate for the year, upon application by an employer for following:

- (a) a person employed on a casual basis, otherwise than for the purposes of the employer's industry,
- (b) an outworker,

- (c) a person during any time the person is acting in a religious function as a duly ordained or appointed cleric, a member of a religious order or as a lay reader, or
- (d) a volunteer.

In the case of a work-related disability resulting in a time loss claim, average weekly earnings shall be based on one-half of the Maximum Wage Rate or the worker's actual proven earnings, whichever is the greater.

The applicant shall be informed of the conditions of coverage at the time of purchase.

EMPLOYER, SOLE PROPRIETOR, MUNICIPALITY & FIRST NATION

An employer or a sole proprietor may purchase for themselves, a municipality may purchase for the elected officials of a municipal council, or a First Nation may purchase for elected or appointed officials of the First Nation, an amount of coverage not less than \$14,000 and not greater than the Maximum Wage Rate for the year.

In the case of a work-related disability resulting in a time loss claim, average weekly earnings shall be based on the lesser of the applicant's actual proven earnings and coverage in place at the time.

The applicant shall be informed of the conditions of coverage at the time of purchase.

REFERENCES

Yukon Workers' Compensation Health and Safety Board:

Disability Policy Statement  
Arising Out Of and In the Course Of Employment Policy Statement  
Workers' Weekly Loss of Earnings Policy Statement  
Minimum Compensation for Total Disability Policy Statement  
Definition of a Worker Policy Statement

Yukon Workers' Compensation Health and Safety Board Order:

Board Order 1993/08

HISTORY

1. **Worker's Compensation Act, Chapter 16**, in force January 1<sup>st</sup>, 1993.
2. Policy statement AS-18, Optional Coverage, effective January 2<sup>nd</sup>, 1993.
3. Policy statement AS-18, Optional Coverage, amended August 29, 1995.