

# FREQUENTLY ASKED QUESTIONS

April 2024

## Workers Compensation Coverage in PEI

### What is WCB coverage?

The WCB protects employers and supports workers if a work-related injury or illness occurs, through its no-fault insurance system.

### As an employer, am I required to have WCB coverage?

All employers who operate in Prince Edward Island, and have one or more workers, are required to have workers compensation coverage, unless they are in an industry that is excluded from the *Workers Compensation Act*. This WCB coverage is for all your workers, including temporary, part-time, seasonal workers, or family members on your payroll. You do not have coverage automatically if you are an owner, an individual operator, an executive officer of a corporation or a director of a business. If that is your case, you can purchase WCB Personal Coverage.

### How does workers compensation benefit me as an employer?

- Your workers receive benefits and services to help recover from workplace injuries.
- It provides protection from work-related injury lawsuits for employers, workers and others covered by the WCB.

### How do I register?

You can register through the WCB's secure Online Services portal at [wcb.pe.ca](http://wcb.pe.ca) by completing the Employer Registration Form. You can also register by completing a physical copy of the form available on the WCB website. The form can be dropped off, mailed, emailed, or faxed to the WCB Office:

#### **Workers Compensation Board of PEI**

14 Weymouth Street

PO Box 757

Charlottetown PE C1A 7L7

**Fax:** 902-368-5705

**Email:** [safetymatters@wcb.pe.ca](mailto:safetymatters@wcb.pe.ca)

### Registration Renewal

You must renew your WCB registration by February 28 each year. When you renew you must report your actual payroll for the previous year and an estimated payroll for the current year. When calculating your payroll actuals and estimates, use the calendar year – January 1 to December 31.

### What are my premiums used for?

The premiums paid by employers are pooled into an accident fund that is used to provide benefits to injured workers and support the WCB's prevention, educational and administrative activities.

### What are my payment options?

You can pay your assessments annually, semi-annually, or monthly. Details are available at [wcb.pe.ca](http://wcb.pe.ca).

## For more information

If you have questions that aren't covered here or need more information, you can reach us by phone at **902-368-5680** or toll-free in Atlantic Canada at **1-800-237-5049**. You can also reach us by email at [safetymatters@wcb.pe.ca](mailto:safetymatters@wcb.pe.ca). You can also visit our website [wcb.pe.ca](http://wcb.pe.ca).