

## Am I Covered by WSIB if I'm Hurt at Work?

To be entitled to benefits and services under the *Workplace Safety and Insurance Act, 1997* (WSIA/Act), you need to be a "worker" employed in a business or industry that is "covered" by the Act.

A worker is defined as a person employed under a contract of service or apprenticeship and includes, but is not limited to:

- A learner (including placement through the Ontario Works Program)
- A student
- An auxiliary member of a police force
- A member of a municipal volunteer ambulance brigade
- Certain members of a municipal volunteer fire brigade
- Deemed workers (those who are not covered by the Act, but can apply for coverage)

The Act contains lists of types of industries and these lists are called Schedule 1 and Schedule 2. A worker employed in an industry or business listed in Schedule 1 or Schedule 2 of the Act is automatically covered.

**Schedule 1 Industries** include (but are not limited to): mining and related industries; manufacturing; transportation and storage; retail and wholesale trades; construction; and a variety of service industries including temporary agencies, hospitality and domestic workers.

**Schedule 2 Industries** include (but are not limited to): municipal and provincial governments; railways; and telephone companies licensed by the federal government.

Some employers can make an application to WSIB to be treated like a covered industry. "By application" industries include (but are not limited to): financial institutions; health care practitioner practices; trade unions; private day cares; and travel agencies.

If you are unsure as to whether your situation falls under the Act, contact the WSIB or our office for more information.