

Small Business Primer

A Guide to the WCB



WorkSafe[™]

WORKERS' COMPENSATION BOARD OF BC

www.WorkSafebc.com

CFIB

About WorkSafeBC

WorkSafeBC (the Workers' Compensation Board) is an independent provincial statutory agency governed by a Board of Directors. It is funded by insurance premiums paid by registered employers and by investment returns. In administering the *Workers Compensation Act*, WorkSafeBC remains separate and distinct from government; however, it is accountable to the public through government in its role of protecting and maintaining the overall well-being of the workers' compensation system.

For WorkSafeBC contact information, see page 50 of this guide. For additional copies of this guide or other materials related to small business, e-mail smallbiz@worksafebc.com.

WorkSafeBC was born out of a compromise between B.C.'s workers and employers in 1917 where workers gave up the right to sue their employers or fellow workers for injuries on the job in return for a no-fault insurance program fully paid for by employers. WorkSafeBC is committed to a safe and healthy workplace, and to providing return-to-work rehabilitation and legislated compensation benefits to workers injured as a result of their employment.

WorkSafeBC Prevention Information Line

The WorkSafeBC Prevention Information Line can answer your questions about workplace health and safety, worker and employer responsibilities, and reporting a workplace accident or incident. The Prevention Information Line accepts anonymous calls.

Phone 604 276-3100 in the Lower Mainland, or call 1 888 621-7233 (621-SAFE) toll-free in British Columbia.

To report after-hours and weekend accidents and emergencies, call 604 273-7711 in the Lower Mainland, or call 1 866 922-4357 (WCB-HELP) toll-free in British Columbia.

About the CFIB

The Canadian Federation of Independent Business (CFIB) is a non-partisan, not-for-profit political action force. Founded in 1971 as a political action organization for small- and medium-sized businesses, the CFIB has grown to over 105,000 members.

"A big voice for small business everywhere"

For more information on how the CFIB can help your business and how to become a CFIB member, please visit www.cfib.ca or call 1 866 684-5325.

As the leading advocacy group for independent business in Canada, the CFIB is best known for its high-profile actions and results achieved at all levels of government, in areas that include tax issues, excessive regulation, labour laws, and public sector spending. Through regular surveys and a One Member-One Vote system, CFIB members drive policy direction and advocacy focus. The CFIB also troubleshoots and provides valuable information to members on a variety of subjects from crime proofing your business to what to do when the tax auditor arrives.

The CFIB is pleased to be working with WorkSafeBC on this guide. We hope it will save you time by bringing together basic information and often-used contact numbers.

SMALL BUSINESS PRIMER

A GUIDE TO WORKSAFEBC



WORKING TO MAKE A DIFFERENCE
worksafebc.com



Acknowledgments

This publication would not have been possible without the generous assistance of various organizations and individuals involved with small business in British Columbia. WorkSafeBC would like to thank the Canadian Federation of Independent Business (CFIB) as well as the other organizations and their representatives who helped produce this publication.

WorkSafeBC publications

Many publications are available on the WorkSafeBC web site. The Occupational Health and Safety Regulation and associated policies and guidelines, as well as excerpts and summaries of the *Workers Compensation Act*, are also available on the web site (WorkSafeBC.com).

Some publications are also available for purchase in print:

Phone: 604 232-9704

Toll-free phone: 1 866 319-9704

Fax: 604 232-9703

Toll-free fax: 1 888 232-9714

Online ordering: WorkSafeBC.com and click on Publications; follow the links for ordering

© 2004, 2005, 2006 Workers' Compensation Board of British Columbia. All rights reserved. The Workers' Compensation Board of B.C. encourages the copying, reproduction, and distribution of this document to promote health and safety in the workplace, provided that the Workers' Compensation Board of B.C. is acknowledged. However, no part of this publication may be copied, reproduced, or distributed for profit or other commercial enterprise, nor may any part be incorporated into any other publication, without written permission of the Workers' Compensation Board of B.C.

2006 edition

Library and Archives Canada Cataloguing in Publication Data

WorkSafeBC.

Small business primer : a guide to WorkSafeBC. — 2005 ed.—

Irregular.

Publisher's former name, Workers' Compensation Board of British Columbia, also appears on the publication.

Continues: Workers' Compensation Board of British Columbia.

Small business primer, ISSN 1712-6673.

ISSN 1712-6673 = Small business primer

1. WorkSafeBC — Periodicals. 2. Workers' compensation — British Columbia — Periodicals. I. Workers' Compensation Board of British Columbia. II. Title.

HD7103.65.C32W67

368.4'1'009711'05

C2005-960264-3

Contents

Why register with WorkSafeBC?	5
Benefits of WorkSafeBC coverage	5
WorkSafeBC services	5
Do I have to register?	6
What if I do not register?	7
Employer responsibilities	8
Know the responsibilities of your workers	8
How much will it cost?	9
Registration process	9
Calculating your premium	10
How do I pay my premiums?	13
Annual remittance	13
Quarterly remittance	13
Making payments	13
Payment options	14
How can I reduce my premiums?	15
Preventing injuries	15
Early return to work for injured workers	15
How can I prevent injuries?	16
Occupational Health and Safety Regulation	16
Basic health and safety program	16
Involve your workers	17
Ask for help if you need it	17
Deal with worker concerns quickly	17

What do I do if there is a workplace accident?.....	18
Serious incidents	18
Incident investigations.....	19
WorkSafeBC injury claims	20
How do I report a claim?	21
Submitting forms	21
Claim numbers	21
Claim decisions	22
Reporting fraudulent claims	22
What if I disagree with a WorkSafeBC decision?.....	23
Step 1: Request more information	23
Step 2: Review.....	24
Step 3: Appeal	24
How can I assist workers with recovery?.....	25
Critical Incident Response (CIR) program	25
Return-to-work programs.....	25
Rehabilitation programs sponsored by WorkSafeBC.....	25
Vocational rehabilitation services.....	26
WorkSafeBC terms	27
Forms and checklists.....	34
Employers' Advisers.....	48
Workers' Advisers.....	49
WorkSafeBC contact information	50

Why register with WorkSafeBC?

Registering with WorkSafeBC (the Workers' Compensation Board of British Columbia) for workplace insurance coverage has benefits and is in many cases a requirement in B.C.

Benefits of WorkSafeBC coverage

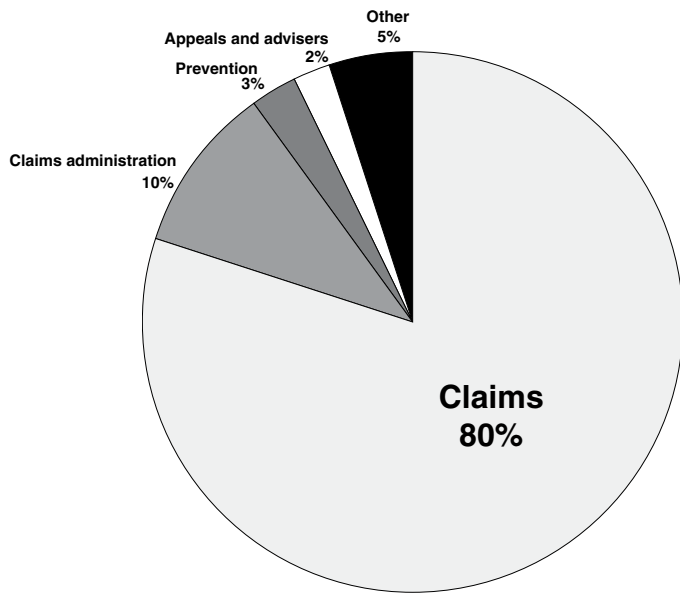
The workers' compensation system in B.C. is a no-fault insurance system that protects employers and workers. Employers registered with WorkSafeBC pay premiums that fund the system and in return cannot be sued for the costs of a work-related injury, disease, or fatality. Workers who sustain a work-related injury or disease receive compensation from WorkSafeBC for medical and wage-loss costs. In B.C., as with all provinces and territories in Canada, workers' compensation is mandated to provide insurance that covers work-related injuries and other incidents as legislated in the *Workers Compensation Act* (the *Act*).

WorkSafeBC services

To help you get the most out of your relationship with WorkSafeBC and better understand the benefits of registering, here is a list of WorkSafeBC services:

- Register employers for workplace insurance coverage.
- Educate employers about injury prevention.
- Develop and enforce health and safety requirements for workplaces.
- Provide counselling support to workers and employers following a critical incident at work.
- Evaluate and pay claims to injured workers.
- Help workers return to work as quickly and safely as possible.
- Help workers find alternative work if they are unable to return to their previous occupation.
- Administer disability and death benefits.
- Support research to prevent and reduce injuries and occupational diseases.

Where your money goes



Claims \$1.2 billion

wage loss, disability, and health-care benefits

Claims administration \$147 million

adjudication, payments, and return-to-work programs

Prevention \$38 million

education, consultation, and enforcement

Appeals and advisers \$26 million

WCAT (appeal tribunal), Review Board, Workers' Advisers, and Employers' Advisers

Other \$77 million

fraud detection, policy and regulation, information services, corporate services, governance, research, and building maintenance

Note: All figures are taken from the WCB 2003 Annual Report.

Individuals or firms not required to register may apply for optional coverage with WorkSafeBC. See "Personal Optional Protection (POP) coverage," page 7.

Do I have to register?

Most businesses in B.C. are required to register with WorkSafeBC. Generally, you must register if you:

- employ and pay workers on a regular, casual, or contract basis (see the definition for *contractor*, page 27)
- hire someone to work in or around your home for a certain period of time (see the definition for *residential employer*, page 31)
- come from another province or country to work in B.C.
- work in the commercial fishing industry
- work in the trucking industry and operate trucks in B.C.

Who is not automatically covered?

Individuals and firms are not required to register if they are:

- partners or proprietors if the business is unincorporated (even if the proprietor's operation includes his or her spouse)
- independent operators who are neither employers nor workers

To find out if you need to register, do one of the following:

- Visit WorkSafeBC.com and under “Insurance” click “Register for coverage,” then click “who needs to register.”
- Call the Employer Service Centre at 604 244-6181 in the Lower Mainland or 1 888 922-2768 toll-free.

Personal Optional Protection (POP) coverage

Individuals or firms not required to register may opt for voluntary coverage. Partners, proprietors, or independent operators who are not automatically covered under the *Workers Compensation Act* may apply for Personal Optional Protection, optional insurance that will cover lost salary and medical expenses in cases of work-related injury or disease. Proprietors can also apply for POP coverage on behalf of their spouses.

Subcontractors

If you contract out any of your work, ask your subcontractors whether or not they carry their own coverage. If they do, ask for their WorkSafeBC account numbers. If they do not, you may be required to provide coverage for them.

To determine whether or not a subcontractor is registered with WorkSafeBC, you can obtain a clearance letter using one of the following two options:

- Visit WorkSafeBC.com and under “Insurance” click “Get a clearance letter.”
- Call the Clearance Section at 604 244-6180 in the Lower Mainland or 1 888 922-2768 toll-free, or fax them at 604 244-6390.

What if I do not register?

It is against the law to avoid registering when you are required to do so. If you are required to register and do not, and one of your workers is injured, you could be fined and charged the total compensation costs of the injury plus retroactive insurance premiums.

Employer responsibilities

Employers have the following basic responsibilities:

- Register with WorkSafeBC, if required, before you hire workers or contract out work. See “Do I have to register?” on page 6.
- Report your assessable payroll to WorkSafeBC, and pay your premiums when they are due. See “Assessable payroll,” page 12 and “How do I pay my premiums?” on pages 13–14.
- Notify WorkSafeBC of changes to your operations.
- Comply with the *Workers Compensation Act* and the Occupational Health and Safety Regulation.
- Provide a safe workplace. See “How can I prevent injuries?” on pages 16–17.
- If a worker is injured on the job, transport them to the nearest location for medical treatment and pay for the transportation.
- Report injuries, diseases, and other incidents to WorkSafeBC. See “What do I do if there is a workplace accident?” on pages 18–20.
- Investigate incidents and submit investigation reports to WorkSafeBC. See “Incident investigations,” page 19.
- Submit the necessary forms to WorkSafeBC when a claim is initiated. See “Submitting forms,” page 21.

Know the responsibilities of your workers

Educate yourself about the rights and responsibilities of your workers, and provide them with information so that they know how to work safely and deal with any incidents that do occur. Workers have the following basic responsibilities:

- Report unsafe acts and conditions.
- Follow safe work procedures.
- Use any required personal protective equipment as instructed.
- Report injuries to a supervisor and the employer.
- Get treatment for the injury as soon as possible. Tell the health care professional it is a work-related injury.
- Keep in touch with your supervisor and WorkSafeBC. Report any paid work to WorkSafeBC.
- Follow the treatment advice of health care professionals.
- Participate in modified or transitional duties that are part of a reasonable return-to-work program.

How much will it cost?

Once registered you will be charged annual or quarterly insurance premiums for your workplace disability coverage based on your assessable payroll. (See “Calculating your premium,” pages 10–12.)

WorkSafeBC collects insurance premiums from registered businesses to cover the costs of work-related injuries, occupational diseases, and fatalities. This includes all related costs, including health care, wage loss, rehabilitation, and administration costs. As a registered employer, you are required to pay these premiums just as you would pay premiums for any other type of insurance.

Registration process

There are two ways to register with WorkSafeBC: online or by paper form.

1. To register online, visit WorkSafeBC.com and under “Insurance” click “Register for coverage.” The online registration process should only take about 20–30 minutes.
2. To obtain a paper form — either Form 1800 or Form 1801 — do one of the following:
 - Download a copy from WorkSafeBC.com (see page 35 for links).
 - Phone the Employer Service Centre at 604 244-6181 in the Lower Mainland or 1 888 922-2768 toll-free to have a form sent by mail or fax.
 - Visit your local WorkSafeBC office. For a list of offices, see the inside back cover.

You can return the completed application by mail or fax:

- mail: WorkSafeBC, PO Box 5350 Stn Terminal, Vancouver, BC V6B 5L5
- fax: 604 244-6490

OneStop Business Registry

The OneStop Business Registry is a service that allows you to register or make an address change with several public agencies in one step, using your Business Number from the Canada Revenue Agency. This service includes the following:

- WorkSafeBC — registration number
- Canada Revenue Agency — GST number
- Ministry of Provincial Revenue — registration for provincial sales tax and hotel room tax
- B.C. Corporate Registry — registration for a sole proprietorship or general partnership
- Participating municipalities — municipal business licences

Visit www.bcbusinessregistry.ca and click “5. Register with other Public Agencies.”

Information you will need to register

Make sure you have the following information ready when you go to register:

- the complete legal name of your business or, if you are registering under a partnership or proprietorship, the legal names of the business owners
- your incorporation number, date, and jurisdiction if you operate a limited company
- your business number from the Canada Revenue Agency, if you have one
- the makes and models of any major equipment you use to generate revenue
- an estimate of your payroll if you employ workers
- the start date of operations and start date of your first worker, if applicable
- names and contact information of the proprietor, all partners, or all active shareholders



Save time by collecting all your necessary information before you go to register.

Calculating your premium

Your premiums are calculated using three variables: the base rate for your classification unit, your experience rating adjustment, and your assessable payroll. These terms are explained below. The following formula determines how much you pay.

$$\frac{(\text{base rate} \pm \text{experience rating})}{100} \times \text{assessable payroll} = \text{premium}$$

Classification units (CUs)

WorkSafeBC uses classification units (CUs) to group employers based on their industrial activities. CUs take into account work activities and types of equipment used, but not the occupations within the industries. Grouping businesses that have similar activities helps ensure that the base rate for businesses in that CU is fair and equitable. CUs also help ensure that the overall claims costs in B.C. are distributed fairly among the industries responsible for those costs — industries with higher injury costs pay higher premiums.

There are over 600 classification units. Three common CUs are:

- 761035 — Restaurant or Other Dining Establishment
- 721027 — House, Other Wood Frame Construction, or Renovation Work
- 741013 — General Retail (not elsewhere specified)

To determine the CU that best describes your business, WorkSafeBC considers several factors, including the following:

- type of products or services you provide
- processes and equipment you use
- type of industry you compete in

WorkSafeBC may also review the occupations of individual workers in your business, but only to help determine the type of industry your business is in.

Base rates

The base rate is the amount per \$100 of payroll that WorkSafeBC charges your industry. Different CUs have different base rates. To ensure that base rates remain fair and equitable, WorkSafeBC reviews the classification system every year and modifies rates to reflect changes in industries and the economy.

Experience rating

Experience rating is the discount or surcharge that your business earns each year. If your business has lower claims costs compared with other employers of a similar size in your rate group, you may qualify for a discount. On the other hand, you will have to pay a surcharge if your business experiences higher claims costs than other firms in your rate group. You will be notified of your experience rating and your rate by mail near the end of each year.

You can estimate your experience rating using the experience rating calculator at WorkSafeBC.com — click “Insurance,” then under “Manage your account” click “Calculate your experience rating discount or surcharge.” Or you can call the Employer Service Centre (see page 50) for help estimating your experience rating.

Sample calculation of an annual premium

For example, the 2006 base rate for a veterinary hospital (CU 763032) is \$1.57 for every \$100 of payroll. This means that a business in this CU with an annual payroll of \$200,000 and an experience rating discount of 10% will pay a premium of \$2,820 in 2006.

$$\frac{\$1.57 - (\$1.57 \times 10\%)}{100} \times \$200,000 = \$2,820 \text{ premium}$$

Assessable payroll

Your assessable payroll is basically the total amount of wages you pay to your workers, including gross wages, salaries, commissions, bonuses, holiday pay, and other remuneration before deductions, except non-cash taxable benefits. Most small businesses calculate and submit this information using Form 1810 — Employer Payroll and Contract Labour Report. Your assessable payroll may also include payments you made to contractors, or shareholder earnings. For a complete definition of assessable payroll, visit WorkSafeBC.com and search for “calculating your premiums.”

How do I pay my premiums?

Once you are registered with WorkSafeBC you will pay insurance premiums for your workplace disability coverage. The process for reporting assessable payroll and paying a premium is similar to filing a tax return. There are two categories of remittance: annual and quarterly.

Annual remittance

If you have a projected annual premium of less than \$1500, you can generally report your payroll and pay your premium once a year. Most small businesses remit annually.

Quarterly remittance

If you have a projected annual premium of \$1500 or more, you will generally remit on a quarterly basis.

Making payments

Toward the end of each year, all employers receive a letter by mail that tells them what the base rate will be for their classification unit for the following year. This is not a bill, and you do not make any payment at this time. Shortly after, most small businesses receive Form 1810 — Employer Payroll and Contract Labour Report. Use this form to report your annual assessable payroll and determine your premium for the previous year. This payment is due at the beginning of the following year.

Note: If you remit on a quarterly basis, you will also receive Form 1820 — Employer's Remittance Form to report your assessable payroll, calculate your premium, and make your quarterly payment.

It is important that you report your payroll accurately and pay your premiums on time. If you do not, you will be charged a penalty in addition to your premium.

Payment options

You can pay your premiums using one of the following methods.

Online

Visit WorkSafeBC.com to report your assessable payroll and pay your premium using your credit card or direct banking.



You can pay your premiums online using your credit card or direct banking.

By phone

Use the WorkSafeBC automated phone service (call 604 244-6181 or 1 888 922-2768 toll-free) to report your assessable payroll and pay your premium using your credit card.

At a financial institution

Pay at your financial institution using the bottom portion of Form 1810 or 1820, as appropriate. Then mail or fax the completed top portion of Form 1810 (or Form 1820, if required) to WorkSafeBC by following the instructions on the form, which includes contact information.



You can also pay by cheque or money order at a WorkSafeBC office or by mail.

At a WorkSafeBC office

Visit your nearest WorkSafeBC office (see inside back cover) with your completed Form 1810 or Form 1820 and pay by cheque or money order.

By mail

Mail your completed form with a cheque or money order to the address indicated on the form.

How can I reduce my premiums?

Your classification unit (CU) base rate and your experience rating are two of the variables that determine your premium (see pages 10–12). The base rate is set using claims costs data from all employers in your rate group. Your experience rating, however, is based on the injuries and claims costs paid for your specific business. If you have fewer injuries and lower claims costs than other businesses in your rate group, you can receive a discount of up to 50% over time. If you have more injuries and higher claims costs, you can incur a surcharge of up to 100% over time.

Preventing injuries

Taking time and effort to prevent injuries is the most effective way to reduce your number of injuries and claims costs. For more information, see “How can I prevent injuries,” pages 16–17.

Early return to work for injured workers

Return-to-work (RTW) and early-return-to-work (ERTW) programs not only help you get your business back on track but they can also reduce the overall claim costs of an injury. Studies have shown that injured workers recover more quickly and completely if they are able to return to work sooner. WorkSafeBC will work with you, the worker, and the worker’s doctor to help develop an RTW program that is safe for the worker and suited to your business. See “Return-to-work programs,” page 25 for more information.



Explaining safe work practices to workers can help ensure that they will work safely and avoid work-related injuries.

How can I prevent injuries?



There have been many recent amendments to the Regulation, so it's important to refer to the online version. Visit WorkSafeBC.com to ensure that you are seeing the most up-to-date requirements.

Taking steps to improve health and safety in your workplace will help prevent the human and financial costs that result from work-related injuries and diseases.

Occupational Health and Safety Regulation

The Occupational Health and Safety Regulation describes health and safety requirements for all workplaces under the jurisdiction of WorkSafeBC, which includes most small businesses. Employers are responsible for complying with the Regulation. Many sections of the Regulation also have accompanying Guidelines and Policies that will help clarify your requirements.

You can search the Regulation and the accompanying Guidelines and Policies online. Visit WorkSafeBC.com and under “Quick Links” click “OHS Regulation.” For example, to get information about smoking at work, you can enter the search term *smoking* and then select the relevant sections in which smoking is mentioned.

Basic health and safety program

All workplaces are required to have an occupational health and safety program. Such a program helps prevent work-related injuries and diseases, and should include the following:

- written safe work procedures and emergency response procedures
- orientation, education, training, and supervision for workers
- a process for identifying, assessing, and controlling hazards
- regular inspection of your worksite, equipment, and work procedures to help identify hazards
- incident investigations to identify causes and prevent recurrences
- regular health and safety meetings that include workers
- up-to-date records and statistics, if applicable (for example, documentation of training activities, first aid treatments, safety discussions, safety inspections, and incident investigations)
- a joint health and safety committee or worker health and safety representative, as applicable

Involve your workers

Encourage your workers to ask questions if they do not understand something, especially if they are younger or new to the job. A few minutes spent explaining or re-explaining something could prevent a costly accident. Make sure your workers know the following:

- their rights and responsibilities
- how to perform tasks safely
- who to ask if they have questions
- where to get first aid if they are injured

Develop written safe work procedures so that workers have something to refer to if they are unsure of procedures. Be proactive and take the time to ask your workers how they would improve productivity and safety. Encourage workers to participate in and take ownership of initiatives.

Ask for help if you need it

Most likely there are other businesses similar to yours. Find out if there is an industry association for your type of business, or contact WorkSafeBC to find out about common injuries in your industry and how to prevent them. There are also many health and safety resources available through the Internet, from WorkSafeBC as well as other health and safety organizations in Canada and around the world.

WorkSafeBC prevention officers

For more information on how to prevent injuries specific to your workplace, contact WorkSafeBC and ask for a consultation with a WorkSafeBC prevention officer. WorkSafeBC prevention officers conduct site inspections to ensure compliance with the Regulation. After an inspection, an officer will issue a report and discuss any outstanding issues with you.

Deal with worker concerns quickly

As a small business, you have the advantage of being able to hear concerns directly from your customers and your workers. You can also deal with concerns quicker and have the ability to resolve many issues immediately. Use your advantage. If something is broken, fix it. If workers need a stepladder to reach items, buy it. Avoiding these types of minor expenses could cost you much more if a worker is injured.



Listening to worker concerns will let you know the types of health and safety issues you need to deal with in your workplace.

What do I do if there is a workplace accident?

See “Critical Incident Response (CIR) program,” page 25 for information on assistance and support for you and your workers following a traumatic incident.

If an accident or other incident occurs in your workplace, you must ensure that the worker receives first aid and, if necessary, immediate medical treatment. You may also need to report the incident to WorkSafeBC and conduct an incident investigation.

Serious incidents

Employers must immediately report the following serious incidents to WorkSafeBC:

- a fatality or serious injury
- a major release of a hazardous substance
- a major structural failure or collapse of a building, bridge, tower, crane, hoist, temporary construction support system, or excavation
- a blasting accident that causes personal injury, or any other dangerous incident involving explosives, whether or not there is an injury

Reporting serious incidents

To report a workplace incident call 1 888 621-SAFE (621-7233) toll-free in B.C.

For the After-hours Health and Safety Emergency Line call 1 866 922-4357 (WCB-HELP) toll-free in B.C.

Serious incident in which a worker is injured

- Provide first aid and transportation to the nearest medical facility, as required.
- Report the incident to WorkSafeBC immediately, and initiate a claim within three days (see pages 21–22).
- Investigate the causes and contributing factors of the incident, and determine procedures or modifications to prevent similar incidents in the future (see “Incident investigations,” page 19).

Serious incident in which no worker is injured

- Report the incident to WorkSafeBC immediately.
- Investigate the causes and contributing factors of the incident, and determine procedures or modifications to prevent similar incidents in the future (see “Incident investigations,” page 19).

Incident investigations

Even if an incident does not result in a serious injury, you may need to conduct an incident investigation. Initiating a WorkSafeBC claim is *not* the same thing as conducting an incident investigation. An incident investigation is a separate process that helps determine why an incident happened so you can take steps to ensure that it will not recur. Employers are required to investigate and document the following incidents:

- serious incidents
- incidents that result in injuries that need medical treatment
- incidents that have the potential for serious injury (near misses)

Employers are not required to investigate motor vehicle accidents that occur on public streets or highways; the RCMP or local police generally investigate such accidents. For an Incident Investigation Report, follow the link on page 35.

Goals of investigation

Employers must initiate investigations immediately. As much as possible, an investigation must:

- determine the causes of the incident
- identify any unsafe conditions, acts, or procedures that contributed to the incident
- recommend corrective actions to prevent similar incidents

Investigation report

After completing an investigation, the employer must prepare an incident investigation report and send copies to:

- the local WorkSafeBC office
- the joint health and safety committee or worker health and safety representative

For an Incident Investigation Report, follow the link on page 35.

Note: Do not confuse incident investigation reports with Form 7 reports, which are needed to start a WorkSafeBC injury claim. Send incident investigation reports to your local WorkSafeBC office. Send Form 7 reports to the WorkSafeBC head office (see page 50).

WorkSafeBC conducts its own investigations for all fatalities and some serious injuries. The investigation process includes helping families learn about the process and their rights regarding access to investigation reports. For more information, call the Family and Critical Response Program at 604 233-4052.

First aid requirements

Employers are required to determine the level of first aid supplies, attendants, and services that are appropriate for their workplaces. The online First Aid Assessment Tool (www2.worksafebc.com/calculator/firstaid/) is a good source of information for first aid requirements. The tool will walk you through the assessment process and help you complete the First Aid Assessment Worksheet (see page 38). The tool also includes links to specific parts of the Regulation and Guidelines that apply to first aid (for example, sections 3.14 to 3.21).

WorkSafeBC injury claims

Employers must report any of the following incidents to WorkSafeBC within three days, which may start a WorkSafeBC claim:

- A worker is injured and loses consciousness.
- A worker is sent for medical treatment by a first aid attendant or supervisor.
- A worker has an injury or disease that needs medical treatment.
- A worker states that he or she is going to get medical treatment or has already received medical treatment for an injury or disease.
- A worker is (or claims to be) unable to do his or her job because of any injury or disease.
- An artificial limb, eyeglasses, dentures, or hearing aid is broken in the incident.

Starting a WorkSafeBC claim

For details on how to initiate a claim, see “How do I report a claim?” on pages 21–22.

Worker requires immediate medical treatment

- Provide first aid and transportation to the nearest medical facility, as required.
- Initiate a claim by reporting the incident to WorkSafeBC within three days of the day the worker reports the incident to you, or the day you become aware of the incident, whichever is earlier.
- Investigate the causes and contributing factors of the incident, and determine procedures or modifications to prevent similar incidents in the future (see “Incident investigations,” page 19).

Worker does not require immediate medical treatment

- Initiate a claim by reporting the incident to WorkSafeBC within three days of the day the worker reports the incident to you, or the day you become aware of the incident, whichever is earlier.
- Investigate the causes and contributing factors of the incident, and determine procedures or modifications to prevent similar incidents in the future (see “Incident investigations,” page 19).

How do I report a claim?

If a worker is injured on the job, the employer, worker, or the worker's physician must report the injury to WorkSafeBC to start a claim.

Submitting forms

Once the employer is aware of a work-related injury, the employer is responsible for submitting the following forms to WorkSafeBC:

- Form 7 — Employer's Report of Injury or Occupational Disease
- Form 7A — First Aid Report
- Form 52E40 — Incident Investigation Report

To get copies of these forms, call the Claims Call Centre at 604 231-8888 or 1 888 967-5377, or print forms from WorkSafeBC.com (click "Forms"). For links that lead to these forms, see page 35.

By fax or mail

Use the fax number or mailing address included on the form itself.

Online

You can use the online Incident and Injury Report to access all three forms in one easy process. Visit WorkSafeBC.com and under "Quick Links" click "Online Services." Then under "Employers" click "Incident and Injury Report."

Claim numbers

Once the necessary forms have been filed by the employer, worker, and physician, WorkSafeBC will begin processing the claim and provide you with a claim number. You can use the claim number to check the status of a claim at WorkSafeBC.com or by calling the Claims Call Centre at 604 231-8888 in the Lower Mainland or 1 888 967-5377 toll-free in B.C.

While a worker is injured and off work, start thinking about modified or transitional duties that will help the worker return to work safely (see "How can I assist workers with recovery?" on pages 25–26).

Important:

You must submit forms even if you have concerns about a claim.



The WorkSafeBC Claims Call Centre can help you get copies of claims forms and check on the status of your claim.

Claim decisions

When a worker files a compensation claim, WorkSafeBC decides whether or not to allow it. If the claim is allowed, WorkSafeBC also makes other decisions such as the rate and duration of benefits. Decisions are based on evidence, the application of the *Act*, and WorkSafeBC policy. If you disagree with a decision, you have the right to dispute it (see “What if I disagree with a WorkSafeBC decision?” on pages 23–24).

If the claim is accepted, WorkSafeBC will pay accepted medical expenses, time-loss benefits, and any necessary rehabilitation services. WorkSafeBC will also pay pension benefits for permanent disabilities, and funeral costs and pension benefits to dependants of deceased workers. If the claim is not accepted, you can dispute the decision (see pages 23–24).

Reporting fraudulent claims

Fraudulent claims negatively affect all registered employers by adding to overall claims costs and raising employers’ premiums. If you are aware of a fraudulent claim, you can report it to WorkSafeBC in one of the following ways.

Online

You can find a fraud allegation form at WorkSafeBC.com by searching for “fraud allegation forms.”

By phone

Call the Fraud Tip Line at 1 877 523-3315, Monday–Friday, 8:30 am–4:30 pm (or use voicemail after hours). It’s a good idea to write down the information before calling.

By fax

Fax information to 604 279-7688.

By e-mail

Send a message to FRAUDINFO@worksafebc.com.

By mail

Send mail to:

Field Investigations Department
WorkSafeBC (Workers’ Compensation Board)
PO Box 94400
Richmond BC V6Y 2A8

What if I disagree with a WorkSafeBC decision?

If you disagree with a WorkSafeBC decision regarding a matter such as a claim, assessment, or health and safety inspection, the first step is to request more information so you can be sure you understand why the decision was made. If you still disagree with a decision, the second step is to request a review. If you disagree with the review decision, the third step is to appeal it.

Step 1: Request more information

Regardless of the type of WorkSafeBC decision, you must first request a written decision before proceeding to a formal request for review or appeal. If you want the decision to be reconsidered and have additional information, you must submit your information within 75 days of the date of the decision.

It is recommended that you keep records of all letters and phone calls to WorkSafeBC. When you communicate with WorkSafeBC, always use your employer account number and, if you have one, the worker's claim number.

Claims decisions

If you do not understand a claim decision, ask the WorkSafeBC officer responsible for the decision to explain it to you. If you still disagree with or do not understand the decision, and have not received a decision letter, you can request a written decision.

Assessment decisions

The WorkSafeBC Assessment Department makes various decisions, including:

- whether an applicant is required to register with WorkSafeBC
- what the appropriate classification unit is for an employer
- whether or not to apply penalties for late payments or payroll reports
- estimates of employer payroll, when reports have not been submitted
- the disposition of any surpluses in an employer's account
- the determination of coverage periods for customers with Personal Optional Protection

If you disagree with or have any questions about an assessment decision related to your business, you can e-mail or phone the Employer Service Centre (see page 50) for more information.

Health and safety inspections

You may wish to obtain more information from a WorkSafeBC officer regarding a health and safety inspection. You can request information in writing, by telephone, or by visiting the WorkSafeBC office that you dealt with. If you plan to visit an office, make an appointment to ensure that the appropriate person will be available. If you still disagree with or do not understand the decision, and have not received a decision letter, you can request a written decision.

Health and safety enforcement decisions

Health and safety enforcement includes occupational health and safety orders, administrative penalties, cancellations of certificates, and discrimination decisions. If you disagree with an enforcement decision, you can ask the officer to explain or reconsider it. You can also contact the officer's regional manager to discuss the decision and ask for a reconsideration of the matter. Or, you can request information using Form 57E1 — Request for Reasons for Prevention Division Decision or Order, available at WorkSafeBC.com.

Step 2: Review

If you disagree with the written decision from Step 1, under the *Act* you can request an impartial, formal review by the Review Division of certain WorkSafeBC decisions. To do so, you must submit Form 63M1 — Request for Review, available from WorkSafeBC.com (click “Forms”) or any WorkSafeBC office (see inside back cover). You must submit the form to the WorkSafeBC Review Division within 90 days of the date of the original decision. The Review Division will normally provide a decision within 150 days.

Step 3: Appeal

If you disagree with the decision of the Review Division, you have the right to file an appeal with the Workers' Compensation Appeal Tribunal (WCAT).

The WCAT is an independent body external to WorkSafeBC that serves as the final level of appeal for most WorkSafeBC matters. For most issues, you cannot appeal to the WCAT unless you have received a Review Division decision.

To file an appeal, contact the WCAT (www.wcat.bc.ca) for more information. You must file your appeal within 30 days of the date of the Review Division decision. The WCAT will normally provide a decision within 180 days.

Claims reviews can only be requested by an employer, a worker, or a deceased worker's dependant.

Questions about the review and appeal process

The review and appeal process is complex and may vary with each situation. Employers who have questions about reopening claims and reconsidering decisions should contact the Employers' Advisers (see page 48).

How can I assist workers with recovery?

Helping an injured worker recover and return to the workplace can increase worker morale, sustain productivity, and reduce costs associated with hiring and retraining.

Critical Incident Response (CIR) program

The Critical Incident Response (CIR) program is a province-wide early intervention program for workers and employers who have experienced a traumatic workplace event. A critical incident may include a serious work-related injury, fatality, near miss, threat, or crime.

The CIR program offers post-incident interventions to help workers and employers cope with traumatic events. Interventions are led by a professional who has specific training in critical incident stress. In some cases, the program may also provide limited follow-up counselling. CIR program interventions are available seven days a week, 9:00 am–11:00 pm, within three weeks of the date of the incident. You do not need to file a claim to access the program. For more information about this program, call 1 888 922-3700, 9:00 am–11:00 pm.

Return-to-work programs

The aim of a return-to-work program is to help an injured worker reintegrate into the workplace as quickly and safely as possible. This not only helps the business remain productive, but also is a form of therapy and recovery for the worker. Typically, return to work is a gradual process in which the worker starts with reduced hours or modified job duties to accommodate the injury.

When developing an RTW strategy for a worker, first try to return the worker to the job with some modification to hours or duties. If this is not possible, consider a different job in the same department. Finally, consider a job in a different department.

Rehabilitation programs sponsored by WorkSafeBC

WorkSafeBC sponsors rehabilitation programs that are a collaborative effort between employers, workers, WorkSafeBC, physicians, and other health-care providers. These programs are intended for workers who suffer soft tissue injuries that keep them off work for more than three weeks. The programs include work conditioning, occupational rehabilitation, interdisciplinary pain management, and medical rehabilitation programs.

Vocational rehabilitation services

If you are unable to develop an RTW program for an injured worker, WorkSafeBC may refer you to a vocational rehabilitation consultant (VRC) who may be able to help. First, the VRC will work with you to reintegrate the worker into your business, either in the same job or in another capacity. If there are no viable options within your business, the VRC will try to place the worker in another business or, if this is not possible, find appropriate education or training that will help the worker find new work.

As part of the overall initiative to help workers return to work, employers can also register to hire returning workers through the Hire a Worker Program. This program offers cost incentives that are customized for each worker and the employer's needs.

For more information on RTW programs, rehabilitation programs, and vocational rehabilitation services:

- call 1 866 266-9404
- e-mail edap@worksafebc.com
- visit WorkSafeBC.com and search for “hire a worker”

WorkSafeBC terms

accident

See *incident*.

assessable payroll (assessable earnings)

The total wages an employer pays to workers, including gross wages, salaries, commissions, bonuses, holiday pay, and other remuneration before deductions, except non-cash taxable benefits. Assessable payroll is one variable WorkSafeBC uses to determine an employer's premium. It also includes shareholder earnings and may include payments to subcontractors.

assessment

See *premium*.

base rate

The rate, before any applicable discounts or surcharges, that is applied to an employer's assessable payroll to determine their premium. The base rate is a dollar amount for every \$100 of assessable payroll, for example, \$1.35 per \$100 of payroll.

classification unit (CU)

A category for employers whose businesses have similar work activities and types of equipment.

contractor

A person or firm that operates an independent business and provides services to others using the contractor's own equipment and materials, in exchange for predetermined payment. See also *labour contractor*, *prime contractor*, and *subcontractor*. For clarification about registration requirements of contractors, contact the Employer Service Centre (see page 50).

employer

A person who employs one or more workers — including contractors, apprentices, and trainees — on a full-time, part-time, or casual basis. A sole proprietor who employs his or her spouse is not considered an employer.

Employer Payroll and Contract Labour Report

See *Form 1810*.

Employer's Remittance Form

See *Form 1820*.

Employers' Advisers Office

A government office, independent of WorkSafeBC, that provides free advice, assistance, representation, and training for employers regarding workers' compensation legislation, decisions, appeals, and policies.

experience rating

A discount or surcharge that is applied to an employer's base rate. Employers with lower claims costs than other businesses of similar size in their rate group will have discounts applied to their base rates. Employers with higher claims costs will have surcharges that will increase their premiums.

first aid assessment

A process for determining the level of first aid service that is required in a workplace. A first aid assessment considers variables such as the number of workers in the workplace, the risks and hazards present, and the types of injuries that may occur.

Form 7

Employer's Report of Injury or Occupational Disease. A Form 7 is required to start a WorkSafeBC injury claim.

Form 7A

First Aid Report. In addition to Form 7, a First Aid Report is required to start an injury claim.

Form 1810

Employer Payroll and Contract Labour Report. All firms are sent this form at the end of each year for employers to report their annual assessable payroll. Employers who remit annually use this form to calculate their premium for the current year and need to return the form with their payment. Employers who remit quarterly also receive this form annually to reconcile their account.

Form 1820

Employer's Remittance Form. Used by employers who make payments on a quarterly basis.

hazard

A thing or condition that may expose a person to a risk of injury or occupational disease.

incident

An accident or other occurrence that resulted in or had the potential for causing a death, injury, occupational disease, or damage to equipment or property.

Incidents include:

- accidents in which a worker is injured or killed
- accidents in which no one is hurt but equipment or property is damaged
- near misses (see *near miss*)

The terms *incident* and *accident* are often used interchangeably, but the preferred term is *incident* because it includes near misses as well as accidents.

Incident and Injury Report

An online reporting system that provides a fast, convenient way to file all the necessary forms for a work-related incident. The system allows for electronic filing of Form 7, Form 7A, and the incident investigation report.

incident investigation

A formal process that helps determine the contributing factors that led to an incident. Investigators examine the findings of the investigation and make recommendations to help ensure that similar incidents do not occur in the future.

independent contractor

See *contractor*.

joint health and safety committee

A committee that helps create a safer work environment by recommending ways to improve the health and safety program and promoting compliance with the Regulation and the *Act*. All workplaces that regularly employ 20 or more workers must establish and maintain a joint health and safety committee. (*Regularly employed* means employed for at least one month, whether full-time or part-time.) The committee must include at least four members — usually two employer representatives and two worker representatives. See also *worker health and safety representative*.

labour contractor

A proprietor or partner who may have one or more workers and supplies one or more of the following:

- labour only
- one piece of revenue-producing equipment
- multiple ongoing contracts

For registration requirements, contact the Employer Service Centre (see page 50).

lockout

They use of a lock or locks to render machinery or equipment inoperable or to isolate an energy source. Lockout ensures that machinery or equipment will not be started accidentally, causing injury to a worker.

material safety data sheet (MSDS)

A technical bulletin that provides specific hazard information, safe handling information, and emergency procedures for a hazardous material (controlled product).

near miss

An incident in which there is no injury or damage but that could have resulted in an injury, death, or damage to equipment or property. Near misses should be treated seriously because they may indicate hazardous conditions or acts that need to be corrected. See *incident*.

notice of project (NOP)

Certain projects require advance notice in writing from an employer that tells WorkSafeBC about the undertaking of the project. An NOP typically specifies the period of time and location for the project.

Occupational Health and Safety Regulation (the Regulation)

The document that describes the work-related legal requirements that must be met by owners, employers, workers, supervisors, managers, and suppliers. The requirements of the Regulation are adopted under the authority of the *Workers Compensation Act*.

payment stub

The bottom portion of Form 1810 or Form 1820, used to pay WorkSafeBC premiums at financial institutions. See *Form 1810*.

payroll report

See *Form 1810*.

Personal Optional Protection (POP)

Optional coverage for individuals and firms not automatically covered under the *Act*, such as partners and proprietors (and the spouses of proprietors). This insurance covers income replacement and medical services costs.

premium

The amount of money an employer pays for workplace disability insurance coverage. Also referred to as an *assessment*.

prime contractor

In a workplace where workers of two or more employers are working, the contractor or employer who is responsible for coordinating health and safety activities and establishing a system that will help ensure that workers comply with the Regulation. Also referred to as the *principal contractor*.

rate notification

A letter that is mailed out toward the end of each year that tells employers what their base rate will be for the coming year and provides details of their experience rating discount or surcharge. It also includes claims costs paid for that business for the years used to calculate the experience rating, if applicable.

reporting and remitting

The process of reporting assessable payroll and paying WorkSafeBC premiums.

residential employer

When you hire an individual or business to work in or around your home on a full-time, part-time, or casual basis, you may be considered a residential employer. You may need to register with WorkSafeBC if you:

- hire a childcare provider for more than 15 hours per week
- hire other service providers such as caregivers; companions; domestic workers; construction, maintenance, or repair workers; or gardeners or landscapers for more than 8 hours per week
- hire workers for a specific job that will take more than 24 working hours to complete

For more information, contact the Employer Service Centre at 604 244-6181 in the Lower Mainland or 1 888 922-2768 toll-free in B.C.

return to work (RTW)

A process for helping an injured worker get back to a productive role in the workplace as quickly and safely as possible. RTW programs usually involve reduced hours, job modifications, or different jobs to accommodate an injury.

risk

A chance of injury or occupational disease.

risk assessment

A process for determining the aspects of a task — the *risk factors* — that could cause injury to workers. A risk assessment also helps determine how likely the risk factors are to cause injury so that higher-risk tasks can be addressed.

risk control

The process of eliminating or minimizing the risk factors that were identified during a risk assessment.

safe work practice (procedure)

A system or set of procedures that describes how to perform a task safely and efficiently. Written safe work practices help identify hazards and explain what must be done to eliminate or minimize them.

sector

The broadest category in the WorkSafeBC classification structure for industries. There are seven industry sectors in the WorkSafeBC system: primary resources, manufacturing, construction, transportation and warehousing, trade, public sector, and service sector. Each industry sector is composed of a group of subsectors.

subcontractor

A secondary contractor hired by a prime contractor to provide a service or materials as part of a larger job for which the prime contractor takes responsibility. See also *labour contractor* and *prime contractor*.

subsector

A more specific category that falls under one of the seven industry sectors in the WorkSafeBC classification structure. For example, the construction sector includes three subsectors: general construction, heavy construction, and road construction or maintenance. Each subsector is composed of a group of classification units. See also *classification unit*.

supervisor

A person who instructs, directs, and controls workers in the performance of their duties.

WCAT

Workers' Compensation Appeal Tribunal. WCAT is an independent body external to WorkSafeBC that serves as the final level of appeal for most WorkSafeBC matters.

WHMIS

Workplace Hazardous Materials Information System. A system that provides information about hazardous materials (controlled products) used in the workplace. WHMIS uses labels, MSDSs, and education and training programs to help reduce worker exposure to hazardous materials.

worker

An employee, including an apprentice or trainee, who is employed on a full-time, part-time, casual, or contract basis.

worker health and safety representative

Workplaces that regularly employ fewer than 20 workers are usually required to have at least one worker health and safety representative rather than a joint health and safety committee. See also *joint health and safety committee*.

Workers' Advisers Office

A government office, independent of WorkSafeBC, that provides workers with free advice and assistance regarding WorkSafeBC benefits, policies, and the interpretation of the *Act*. Workers' Advisers can provide workers with direct assistance involving claim problems with WorkSafeBC and representation in cases involving complex legal, medical, or policy issues.

Workers Compensation Act (the Act)

The legal document that describes the jurisdiction of WorkSafeBC and its authority to make regulations, inspect workplaces, issue orders, and impose penalties. The *Act* also explains the rights and responsibilities of employers and workers regarding health and safety.

Forms and checklists

This section provides the application forms that you will need for registration and claims as well as checklists and other materials that you can use to develop and implement your health and safety program. The checklists and other materials listed under “Getting started” and “Health and safety programs” are included in this PDF document.

The forms listed under “Registration” and “Claims” are official WorkSafeBC forms. Current versions of the official forms are maintained at WorkSafeBC.com. Page 35 includes links that will connect you with the current versions of each form.

Getting started

- Worker Orientation Checklist36
- Health and Safety Checklist for Small Business37
- First Aid Assessment Worksheet38
- First Aid Record39
- Basic First Aid Kit40

Health and safety programs

- Monthly Health and Safety Meeting Record41
- Sample Health and Safety Program for Small Business42
- Inspection Checklist44
- Inspection Report.....47

Registration

[Form 1800 — Employer’s Registration Application](#)

[Form 1801 — Application for Personal Optional Protection](#)

[Form 18E3 — Application for Alternative Assessment Procedure for Interjurisdictional Trucking](#)

Claims

[Form 7 — Employer’s Report of Injury or Occupational Disease](#)

[Form 6 — Application for Compensation and Report of Injury or Occupational Disease](#)

[Form 6A — Worker’s Report of Injury or Occupational Disease to Employer \(to give to worker\)](#)

[Form 7A — First Aid Report](#)

[Form 6/7 — Independent Operator’s Application for Compensation and Report of Injury or Occupational Disease](#)

[Form 9 — Employer’s Statement of Return to Work](#)

[Form 52E40 — Incident Investigation Report](#)

[Form 25M13 — Request for Disclosure](#)

If you want more detailed information on any of the topics in this primer, WorkSafeBC produces other health and safety publications, many of which are available for free. Visit WorkSafeBC.com and click “Publications.”

Worker Orientation Checklist

Use this checklist when training new workers on health and safety in your workplace.

Worker's name: _____

Date worker was hired: _____

Supervisor's name: _____

Date of orientation: _____

FORMS

Orientation topics covered?	Yes	No
Health and safety responsibilities	<input type="checkbox"/>	<input type="checkbox"/>
Health and safety rules	<input type="checkbox"/>	<input type="checkbox"/>
How to get first aid	<input type="checkbox"/>	<input type="checkbox"/>
Location of first aid kit	<input type="checkbox"/>	<input type="checkbox"/>
Location of fire exits and fire extinguishers	<input type="checkbox"/>	<input type="checkbox"/>
How to report unsafe conditions	<input type="checkbox"/>	<input type="checkbox"/>
Right to refuse unsafe work	<input type="checkbox"/>	<input type="checkbox"/>
WHMIS	<input type="checkbox"/>	<input type="checkbox"/>
Location of MSDSs	<input type="checkbox"/>	<input type="checkbox"/>
Use of personal protective equipment	<input type="checkbox"/>	<input type="checkbox"/>
Emergency procedures (list them here):		

Written work procedures (list them here):

Other topics covered (list them here):

Comments:

Health and Safety Checklist for Small Business

This checklist will give you some idea of the issues you need to address to improve health and safety in your small business.

WORKPLACE HAZARDS

- Do you have an effective method for identifying hazards?
- Do you have effective methods for eliminating, controlling, or minimizing hazards?

EDUCATION AND TRAINING

- Are you and your workers familiar with the health and safety regulations that apply to your business?
- Do your workers have information about hazards that they are, or could be, exposed to?
- Are your workers adequately trained in safety procedures for your operation? Is this information written and available to them?

EMERGENCY PREPARATION

- Are emergency procedures in place? Are you and your workers familiar with these procedures?
- Are emergency exits clearly marked?
- Are fire extinguishers properly located and regularly serviced? Do your workers know how to operate them?
- Do you have adequate first aid supplies? Do your workers know where to find and how to use them?

INCIDENTS

- Do you report all serious incidents to WorkSafeBC?
- Do you investigate all incidents?
- Do you keep a written record of all incidents?

YOUR WORK ENVIRONMENT

- Are your workers adequately supervised in the safe performance of their duties?
- Are workstations designed to suit your workers' physical requirements?
- Do you train your workers to prevent repetitive strain injuries?
- Are all work areas kept free of tripping and slipping hazards?
- Do you control noise at the source, where possible? Is loud machine noise controlled?
- Do your workers have access to current material safety data sheets (MSDSs) for all the chemicals that require MSDSs?
- Are all chemical containers properly labelled?
- Do your workers have access to and know how to use appropriate personal protective clothing and equipment?

First Aid Assessment Worksheet

1. Name of workplace: _____

Conduct a separate assessment for each identified workplace (see flow chart Step 1)

2(a) Hazard rating on Assigned Hazard Rating List L ___ M ___ H ___

2(b) Job functions, work processes and tools

Typical of industry? Yes ___ No ___

2(c) Types of injuries that can potentially occur

Typical of industry? Yes ___ No ___

2(d) Rating adjustment: if hazard rating is adjusted, provide documentation.

Overall workplace hazard rating L ___ M ___ H ___

3(a) Surface travel time to hospital _____ greater than 20 minutes
 _____ less than 20 minutes

4(b) Total number of workers per shift _____ (include dispatched workers and workers in lodgings)

5(f) Barriers to first aid

ASSESSMENT RESULTS

(different shifts may require different first aid services)

5(a) *Supplies/equipment/facilities required* _____

5(c) *Number and level of first aid attendants* _____

5(e) *Transportation needs* _____

Date: _____ Change in Business Operations: _____

Consulted (health and safety committee, worker representative, others):

Name: _____ Signature: _____

FORMS

First Aid Record

Date of injury or illness: _____ Time of injury or illness: _____

Name of person injured: _____ Time and date reported: _____

Occupation: _____

DESCRIPTION OF INJURY OR REPORT OF ILLNESS

NATURE OF INJURY OR ILLNESS

TREATMENTS

Supervisor's or first aid attendant's signature: _____

Patient's signature: _____

Names of witnesses: 1. _____

2. _____

3. _____

REFERRAL OF CASE AND REMARKS

Basic First Aid Kit

These items must be kept in a container that can readily be taken to the scene of an injury. The container must be weatherproof if necessary to keep the items clean and dry.

12	14 cm x 19 cm wound cleansing towelettes, individually packaged
30	hand cleansing towelettes, individually packaged
50	sterile adhesive dressings, assorted sizes, individually packaged
6	10 cm x 10 cm sterile gauze dressings, individually packaged
2	10 cm x 16.5 cm sterile pressure dressings with crepe ties
2	20 cm x 25 cm sterile abdominal dressings, individually packaged
4	cotton triangular bandages, minimum length of base 1.25 m
2	safety pins
1	14 cm stainless steel bandage scissors
1	11.5 cm stainless steel sliver forceps
6	cotton tip applicators
1	2.5 cm x 4.5 m adhesive tape
1	7.5 cm x 4.5 m crepe roller bandage
1	pocket mask with a one-way valve (a pocket mask is only required if the person is trained in its use)
6	pairs of latex or waterproof gloves
1	instruction card advising workers to report any injury to the employer for entry in the first aid records, and how a worker is to call for assistance.

Monthly Health and Safety Meeting Record

Use this sheet to record what has been discussed at your monthly health and safety meetings.

Company name: _____ Date: _____

Participants: _____

1. Accidents and other incidents

List all accidents and other incidents that have occurred since your last meeting. Or attach copies of incident reports to this record.

	Year to date	Previous year
Number of accidents		
Number of near misses		
Number of WorkSafeBC claims		

2. Results of monthly inspection

List all hazards in the table below. Or attach a copy of your inspection report to this record.

Type of hazard (critical, urgent, or important)	Describe hazard and precise location	Recommended corrective action	Person responsible	Date remedied

3. Education and training

List new safe work procedures and other matters discussed.

4. Other concerns

List other health and safety concerns discussed.

5. Next meeting

Date and time of next meeting: _____

List any matters that need to be followed up at the next meeting: _____

Sample Health and Safety Program for Small Business

Use this sample as a guideline to help you prepare your written occupational health and safety program.

This is only a guideline. You should tailor it to meet the health and safety needs of your particular workplace. For example, you'll need to add specific information on written safe work procedures, state any personal protective equipment you need, list additional training and orientation topics, and provide details about first aid and emergency procedures.

HEALTH AND SAFETY POLICY

(Name of firm) _____ wants its workplace to be a healthy and safe environment. To achieve this, our firm will establish and maintain an occupational health and safety program designed to prevent injuries and disease. The employer is responsible for providing workers with adequate instruction in health and safety and for addressing unsafe situations in a timely, effective manner. All workers and service contractors are required to work safely and to know and follow our company guidelines for safe work procedures.

Signed: _____

Date: _____

Employer's responsibilities include the following:

- Establish the health and safety program.
- Conduct an annual review in *(month)* of each year.
- Train supervisors.
- Provide a healthy and safe work environment.

Supervisors' responsibilities include the following:

- Orient new workers.
- Train workers on an ongoing basis.
- Conduct regular staff safety meetings.
- Perform inspections and investigations.
- Report any health or safety hazards.
- Correct unsafe acts and conditions.

Workers' responsibilities include the following:

- Learn and follow safe work procedures.
- Correct hazards or report them to supervisors.
- Participate in inspections and investigations where applicable.
- Use personal protective equipment where required.
- Help create a safe workplace by recommending ways to improve the health and safety program.

WRITTEN SAFE WORK PROCEDURES

(You need to have written procedures for high-risk or complex tasks. List these high-risk tasks here. A WorkSafeBC prevention officer may be able to advise you on procedures you need to include. For example, you may need written safe work procedures for using special equipment, dealing with shoplifters, or working alone. Attach the procedures to this program.)

PERSONAL PROTECTIVE EQUIPMENT (PPE)

(List any PPE required, when it must be used, and where it can be found. For example, workers may be required to wear eye protection when using certain equipment. Attach this list to this program.)

EDUCATION AND TRAINING

All workers will be given an orientation by their supervisor immediately upon hiring. The following topics will be included in the orientation:

- fire exit routes and the marshalling area
- location of first aid kits and fire extinguishers
- how to report accidents and other incidents
- location of material safety data sheets (MSDSs) (Suppliers provide MSDSs for chemical products, which include information on how to handle and use the chemical product safely)
- Workplace Hazardous Materials Information System (WHMIS) training for any hazardous product in the workplace
- applicable written procedures

At the end of the orientation, each worker will be given a copy of this program and advised of their rights and responsibilities under the Occupational Health and Safety Regulation.

The employer will make sure that staff receive further training when necessary to ensure the safe performance of their duties. Staff meetings are one way to increase safety awareness.

(For higher hazard work areas and jobs, orientation in additional topics may be necessary. List these topics here.)

INSPECTIONS

A supervisor and a worker will conduct regular inspections to identify hazards and recommend how to eliminate or minimize the risks. Inspections will also look at how work is performed.

Serious hazards or unsafe work practices found during inspections or observed by workers, supervisors, or the employer will be dealt with immediately. Other hazards will be dealt with as soon as possible.

(State how often inspections will be performed — typically once a month or at other intervals that prevent the development of unsafe working conditions. It's useful to inspect the workplace before a staff meeting so results can be discussed with staff. You can use the "Inspection Checklist.")

HAZARDOUS MATERIALS AND SUBSTANCES

(If you use hazardous materials or substances at your workplace, list them here. Also list the location of material safety data sheets and any applicable written safe work procedures.)

FIRST AID

This workplace keeps a (type) _____ first aid kit in the (location) _____. (Give the name of your first aid attendant if one is required. Also provide ambulance and hospital phone numbers.)

EMERGENCY PREPAREDNESS

- **Fire** — See the fire plan posted at (location) _____.

Fire extinguishers are located at (list locations) _____.

(Names of employees) _____

_____ are trained to use them.

- **Earthquake** — An annual inspection will be conducted, focusing on objects that may pose a hazard during an earthquake. The exit and marshalling procedures are the same as for fires. (Or, if not, note the location of earthquake procedures here.)
- (Note other emergency procedures, such as protection from violence.)

INVESTIGATING INCIDENTS

A supervisor and a worker must investigate any injuries or close calls on the same day they occur. Any incident that results in an injury requiring medical treatment, or that had the potential for causing serious injury, must be investigated immediately. The purpose of an investigation is to find out what went wrong, determine if our health and safety practices were faulty, and, most importantly, recommend actions that will prevent a recurrence of the problem. (You can use the "Incident Investigation Report.")

RECORDS AND STATISTICS

Accurate health and safety records provide an excellent gauge to determine how we are doing. The following records are maintained and will be reviewed annually:

- claims statistics
- first aid records
- completed inspection lists
- occurrence investigations
- material safety data sheets
- any WorkSafeBC inspection reports

These records are kept at (location) _____.

Medically related records will be handled in a manner that respects confidentiality.

Inspection Checklist

Use this checklist when conducting your regular safety inspections. Go over every aspect of your workplace to identify possible hazards. Add or delete items as necessary for your particular workplace.

Floors and walkways	Yes	No
Are aisles clear of materials and equipment?		
Are main aisles at least 1 m (36 in.) wide?		
Are doorways clear of materials or equipment?		
Are carpets or tiles in good condition and free of loose or lifting carpeting or tile?		
Are floors clean and free of oil or grease?		
Are floors kept dry?		
If supplies or materials are stored on the floor, are they away from doors and aisles and stacked no more than three boxes high?		
Stairs, ladders, and platforms	Yes	No
Are ladders safe and in good condition?		
Are stair handrails fastened to the wall securely?		
Are stairwells clear of materials and equipment?		
Are stairs and handrails in good condition?		
Are ladders and stairs provided with anti-slip treads?		
Walls	Yes	No
Are signs and fixtures securely fastened to the wall?		

Lighting	Yes	No
Are lighting levels in work areas adequate?		
Are work areas free of glare or excessive lighting contrast?		
Is task lighting provided in areas of low light or high glare?		
Are windows covered with blinds, drapes, or other means of controlling light?		
Does emergency lighting work?		
Storage	Yes	No
Are supplies and materials stored properly on shelves?		
Does your storage layout minimize lifting problems?		
Are trolleys or dollies available to move heavy items?		
Are floors around shelves clear of rubbish?		
Are racks and shelves in good condition?		
Electrical	Yes	No
Are electrical cords in good repair?		
Is there clear access to electrical panels and switch gear?		
Are electrical cords secured?		
Are proper plugs used?		
Are plugs, sockets, and switches in good condition?		
Are ground fault circuit interrupters available, if required?		
Are portable power tools in good condition?		

Garbage	Yes	No
Are bins located at suitable points?		
Are bins emptied regularly?		
Hazardous materials	Yes	No
Are material safety data sheets (MSDSs) provided for all hazardous materials?		
Are containers clearly labelled?		
Are hazardous materials properly stored?		
Are hazardous materials disposed of properly?		
Environment	Yes	No
Is air quality good?		
Are workers protected from cool drafts or excessive heat?		
Are workers protected from excessive or irritating noise?		
Parking	Yes	No
Are parking spots and walkways appropriately lighted?		
Are parking spots safe? (Names should not be painted on spots.)		
Are workers encouraged to use a buddy or escort?		
Is a speed limit posted in the parking lot?		

General worker questions	Yes	No
Do workers know where to go and who to call for first aid assistance?		
Do workers know where to find MSDSs for chemical products?		
Personal protective equipment	Yes	No
Do workers know where to find personal protective equipment?		
Do workers know how to use personal protective equipment?		
Do workers use personal protective equipment properly?		
Eye and face protection		
Footwear		
Gloves		
Protective clothing		
Aprons		
Respirators		
Other		
Safe work practices	Yes	No
Do workers use proper manual lifting techniques?		
Are wastes disposed of properly?		
Do workers know how to deal with violent customers?		
Do workers know the procedures for working alone?		

Employers' Advisers

The Employers' Advisers Office is a branch of the BC Ministry of Labour and Citizens' Services, independent of WorkSafeBC. Employers' advisers are funded by employers' WorkSafeBC premiums. At no additional cost, they provide impartial advice, assistance, representation, and training to employers about workers' compensation legislation, decisions, appeals, and policies. Employers' advisers have a right to access WorkSafeBC information on your behalf; however, they cannot file reports on your behalf. Employers' advisers also conduct educational seminars for employers about topics such as occupational health and safety requirements, claims management, disability management, and assessments.

You can visit the Employers' Advisers web site at www.labour.gov.bc.ca/eao/ or contact one of the following regional offices for help.

Abbotsford

207 – 32555 Simon Ave. V2T 4Y2
Phone: 604 870-5492
Toll-free: 1 866 870-5492
Fax: 604 870-5498

Nelson

503 – 310 Ward St. V1L 5S4
Phone: 250 354-6139
Toll-free: 1 877 877-5524
Fax: 250 354-6138

Kamloops

101 – 70 2nd Ave. V2C 6W2
Phone: 250 828-4397
Toll-free: 1 866 301-6688
Fax: 250 828-4563

Prince George

206 – 1577 7th Ave. V2L 3P5
Phone: 250 565-4285
Toll-free: 1 888 608-8882
Fax: 250 565-4288

Kelowna

102 – 1726 Dolphin Ave. V1Y 9R9
Phone: 250 717-2050
Toll-free: 1 866 855-7575
Fax: 250 717-2051

Richmond

620 - 8100 Granville Ave. V6Y 3T6
Phone: 604 713-0303
Toll-free: 1 800 925-2233
Fax: 604 713-0345

Nanaimo

404 – 495 Dunsmuir St. V9R 6B9
Phone: 250 741-5500
Toll-free: 1 866 827-2277
Fax: 250 741-5508

Victoria

400 – 3960 Quadra St. V8X 4A8
Quadra Centre
Phone: 250 952-4821
Fax: 250 952-4822
Toll-free: 1 800 663-8783

Workers' Advisers

The Workers' Advisers Office is a branch of the BC Ministry of Labour and Citizens' Services, independent of WorkSafeBC. Workers' advisers provide workers with advice and assistance about WorkSafeBC benefits, policies, and the interpretation of the *Act*. They can provide workers with direct assistance involving claim problems with WorkSafeBC and provide representation in cases involving complex legal, medical, or policy issues. Advisers meet with senior WorkSafeBC officials to resolve claims issues and avoid unnecessary appeals. They also make recommendations to the senior executive committee and Board of Directors on policy and practice issues.

You can visit the Workers' Advisers web site at www.labour.gov.bc.ca/wab/ or contact one of the following regional offices for help.

Abbotsford

204 – 32555 Simon Ave. V2T 4Y2
Phone: 604 870-5488
Toll-free: 1 888 295 7781
Fax: 604 870-5494

Nanaimo

504 – 495 Dunsmuir St. V9R 6B9
Phone: 250 741-5504
Toll-free: 1 800 668-2117
Fax: 250 741-5516

Campbell River

205 – 1040 Shoppers Row V9W 2C6
Phone: 250 830-6526
Toll-free: 1 888 643-0013
Fax: 250 830-6528

Nelson

310 Ward St. V1L 5S4
Phone: 250 354-6933
Toll-free: 1 866 354-6933
Fax: 250 354-6944

Kamloops

102 – 70 2nd Ave. V2C 1V9
Phone: 250 371-3860
Toll-free: 1 800 663-6695
Fax: 250 371-3820

Prince George

208 – 1577 7th Ave. V2L 3P5
Phone: 250 565-4280
Toll-free: 1 800 263-6066
Fax: 250 565-4283

Kelowna

101 – 1726 Dolphin Ave. V1Y 9R9
Phone: 250 717-2096
Toll-free: 1 866 881-1188
Fax: 250 717-2010

Richmond

500 – 8100 Granville Ave. V6Y 3T6
Phone: 604 713-0360
Toll-free: 1 800 663-4261
Fax: 604 713-0311

Victoria

310 – 3795 Carey Rd. V8Z 6T8
Phone: 250 952-4393
Toll-free: 1 800 661-4066
Fax: 250 952-4399

WorkSafeBC contact information

Small Business Service Centre

E-mail: smallbiz@worksafebc.com
Phone: 604 214-6912 in the Lower Mainland
Toll-free: 1 888 621-7233 (621-SAFE)

Small Business web site

The WorkSafeBC web site includes specific information for small businesses in B.C. Visit WorkSafeBC.com and under “Safety at Work” click the “by industry” drop-down list and select “Small Business.”

Employer Service Centre

Phone: 604 244-6181 in the Lower Mainland
Toll-free: 1 888 922-2768
Fax: 604 244-6490
Hours: 8:30 am–4:30 pm, Monday–Friday

Give us your feedback

It is important for us to know if the subject and content of publications are useful to you and your business. Your feedback about the *Small Business Primer* will help us to make this and future publications more relevant to your needs. If you have comments, e-mail them to smallbiz@worksafebc.com or call the Small Business Service Centre.

WorkSafeBC offices

Visit our web site at WorkSafeBC.com.

Abbotsford

2774 Trethewey Street V2T 3R1
Phone: 604 276-3100
Toll-free: 1 800 292-2219
Fax: 604 556-2077

Burnaby

450 – 6450 Roberts Street V5G 4E1
Phone: 604 276-3100
Toll-free: 1 888 621-7233
Fax: 604 232-5950

Coquitlam

104 – 3020 Lincoln Avenue V3B 6B4
Phone: 604 276-3100
Toll-free: 1 888 967-5377
Fax: 604 232-1946

Courtenay

801 30th Street V9N 8G6
Phone: 250 334-8765
Toll-free: 1 800 663-7921
Fax: 250 334-8757

Kamloops

321 Battle Street V2C 6P1
Phone: 250 371-6003
Toll-free: 1 800 663-3935
Fax: 250 371-6031

Kelowna

110 – 2045 Enterprise Way V1Y 9T5
Phone: 250 717-4313
Toll-free: 1 888 922-4466
Fax: 250 717-4380

Nanaimo

4980 Wills Road V9T 6C6
Phone: 250 751-8040
Toll-free: 1 800 663-7382
Fax: 250 751-8046

Nelson

524 Kootenay Street V1L 6B4
Phone: 250 352-2824
Toll-free: 1 800 663-4962
Fax: 250 352-1816

North Vancouver

400 – 224 Esplanade Ave. W. V7M 1A4
Phone: 604 276-3100
Toll-free: 1 888 875-6999
Fax: 604 232-1558

Prince George

1066 Vancouver Street V2L 5M4
Phone: 250 561-3700
Toll-free: 1 800 663-6623
Fax: 250 561-3710

Surrey

100 – 5500 152 Street V3S 5J9
Phone: 604 276-3100
Toll-free: 1 888 621-7233
Fax: 604 232-7077

Terrace

4450 Lakelse Avenue V8G 1P2
Phone: 250 615-6605
Toll-free: 1 800 663-3871
Fax: 250 615-6633

Victoria

4514 Chatterton Way V8X 5H2
Phone: 250 881-3418
Toll-free: 1 800 663-7593
Fax: 250 881-3482

Head Office/Richmond

Prevention Information Line:

Phone: 604 276-3100
Toll-free: 1 888 621-7233 (621-SAFE)

Administration:

6951 Westminster Highway
Phone: 604 273-2266

Mailing Address:

PO Box 5350 Stn Terminal
Vancouver, BC V6B 5L5

After Hours Health & Safety Emergency:

Phone: 604 273-7711
Toll-free: 1 866 922-4357 (WCB-HELP)

