

Farming Coverage in Saskatchewan

Do I need to register?

Farming and ranching operations in Saskatchewan are excluded from coverage under [The Workers' Compensation Act, 2013 \(Act\)](#). Coverage is voluntary and requires submitting an Application for Voluntary Farm Coverage.

How do I apply?

An application for voluntary farm coverage must be completed and returned to the WCB office with an Employer Registration Form. WCB coverage will be effective as of 12:01 a.m., the day following the WCB's receipt of the completed form.

What happens if I register?

Once you have been accepted for WCB voluntary farm coverage, the same rules apply to you as to any employer in a mandatory coverage industry. This means all workers and contractors are covered. Notification must be provided to all workers of the effective date of workers' compensation coverage. The same benefits and obligations as any other employer under the Act will apply. For the worker, this means wage loss replacement and medical expenses. For the employer, this means protection against lawsuits for a workplace injury.

Do I need to cover family members?

Yes. All family members except the spouse of a proprietor or a partner are considered to be workers and are entitled to WCB coverage if they are paid a wage. Coverage for proprietors, partners and/or their spouse is voluntary. Coverage for directors who report employment income on the Canada Revenue Agency T4 income tax slip is mandatory.

Do I have to apply each year?

No. Each year, you'll receive an Employer's Payroll Statement (EPS) to be completed and returned to the WCB by February 28th. On the EPS, you must report your actual gross payroll for the previous year and give an estimate of payroll for the current year. You can revise your estimated payroll at any time through your on-line account or by calling us.

Coverage is in place until a written cancellation request is received to cancel the voluntary farm workers' compensation coverage.

What are wages?


Wages are the total gross earnings before deductions. You must report wages to the WCB for all workers hired by the farm so we can determine the premiums you will be charged. The provision of room and/or board, farm produce or other taxable benefits must be included as wages. You are also required to report all contractors hired by the farm (See [Clearances for Contract Workers](#) Fact Sheet).

Who pays the premiums? When are they due?

The farmer, as the employer, pays the premiums on behalf of the workers. The first installment is generally due within 30 days of assessment and the balance is due by September 1st.



What does it cost?

Current information on premium rates can be obtained on our website www.wcbsask.com. Click on the magnifying glass  at the top of our webpage and search for “Premium Rates & How They’re Set”.

You can also contact Employer Services by email employerservices@wcbsask.com or by phone at 1.800.667.7590.

The same rate percentage will apply to all workers, the farmer, their spouse and children. For workers, premiums will be calculated based on the actual wages paid. If a farmer chooses personal coverage, the premiums will be based on the level of coverage chosen.

What if a farm is incorporated?

If a farm is incorporated, coverage is still optional. If an application for voluntary farm coverage is made, all workers are covered as are directors who report employment income on a Canada Revenue Agency T4 income tax slip. Coverage for directors not carried on the payroll is optional.

Is exchange of labour covered?

When there is an exchange of labour between farmers with coverage, both farmers' workers are covered. Coverage for the farmers and/or spouses is dependent on whether personal coverage has been elected or if wages are paid to a director.

When there is an exchange of labour between a farmer with voluntary coverage and another farmer without coverage, the worker of the farmer without coverage is deemed to be a worker of the farmer with coverage. Neither farmer is covered unless personal coverage has been chosen or the farmer is a director on wages.

Where the farmer who has coverage exchanges labour with a farmer who does not have coverage, the farmer with coverage and all his workers continue to be covered.

What if I wish to cancel my voluntary coverage?

A written request for cancellation of coverage is required. Written cancellation requests can be emailed to: employerservices@wcbsask.com or mailed to:

Saskatchewan Workers' Compensation Board
Attention: Employer Services
200 -1881 Scarth Street
Regina SK S4P 4L1

Cancellation will be effective the day the written request is received.

Please note: The WCB can cancel coverage if premiums are not paid before the due date or for non-compliance with its regulations.

What if a worker on my farm is injured?

You must report injuries to the WCB within 5 days of learning about the injury. Use the Employer's Report of Injury form (E1). Your worker must also report the injury using a form called the Worker's Report of Injury (W1).