



Independent worker coverage

([POL 13/2023](#), [PRO 13/2020](#))

An independent worker is a proprietorship, partnership or corporation which supplies their own work under a contract for service in a mandatory industry and does not employ casual, part-time, full time or contract workers.

Can an independent worker apply for a WCB account?

Independent workers are eligible to apply for their own WCB employer account if they have secured contracts with more than one principal providing the same type of work within the current and three years prior to application for coverage.

An independent worker who is eligible for a WCB account may apply for personal coverage.

An independent worker who is not eligible for, or chooses not to elect personal coverage is considered a worker of the principal who is operating in a mandatory industry. This means that the independent worker is covered through the principal who is responsible to report and remit premiums on their behalf.

Information for principals

- An account cannot be set up until work is secured in Saskatchewan with a confirmed start date. A bid letter can be provided to the contractor without a confirmed start date.
- If you receive a “deemed” status on a clearance for a contractor, you are **required** to release payment, and responsible for paying premiums based on the labour portion of the contract, which will be reflected on your annual assessment.
- As per Section 164 of *The Workers’ Compensation Act, 2013* (the Act), It is legally prohibited to recover the cost of the premiums from the contractor, unless they are supplying revenue producing equipment and an operator as per Section 8 of the Act.
- If any of your unregistered contractors are injured, they are covered through your account and you are responsible to submit the [Employer’s Initial Report of Injury \(E1\) form](#).