

Working at the race track? Do people work for you?

If you work with horses at an Ontario racetrack, you can apply for workplace insurance for yourself and the people who work for you. You don't have to under the law but, in fact, the track may require you to get this coverage so you can give them a clearance certificate. If you do choose to get coverage, this fact sheet will give you the details you will need to know.

Are you a trainer? Do you pay for help?

Do you pay freelancers like grooms, hot walkers, exercise riders or casual labour? If so, you need to know about workplace safety and insurance. Whatever you call them – staff, freelancers, or contractors -- we call them your workers. It also doesn't matter how you pay them – cash, cheque, room and board -- it all counts as earnings.

Why get this insurance?

With WSIB workplace insurance workers who get injured on the job cannot sue their employer. As well, employers can get a clearance certificate, which can clear the racetrack of financial liability.

If injured, people with this insurance get:

- Payment for lost wages
- Payment for health care treatment
- Help getting back to work
- Information on how to work safely
- Other benefits and services.

How do trainers and freelancers get workplace insurance?

A *trainer* gets covered if he or she gets WSIB insurance for themselves. This is called optional insurance. To get this insurance they must:

- register with the WSIB
- apply for optional insurance for themselves
- provide proof of earnings and
- pay the insurance premium on their earnings.

Freelancers get covered when the person who pays them (generally the trainer):

- registers with the WSIB as an employer.

When does the WSIB insurance NOT apply?

The WSIB insurance does not cover anyone while they ride in a competitive race for a purse. For example, jockeys are not covered during races.

Once registered as an employer, what does the trainer have to do?

- Keep track of the money paid to workers – salaried, freelance or casual.
- Report workers' earnings to the WSIB when asked.
- Pay the insurance premium when due.

Workers are covered as soon as the trainer has registered with the WSIB as an employer. The trainer gets covered when they have completed what the WSIB requires for optional insurance. Our staff can help you with the forms. Check your local phone book for the nearest WSIB office. When you call ask to speak to someone about your account.

What happens if there's an accident?

1. The injured worker should get first aid or medical treatment, if needed.
2. The injured worker should tell the employer immediately.
3. The employer must report the incident to the WSIB immediately (use an Employer's Report of Injury/Disease from the WSIB).
4. The WSIB will pay benefits for lost pay and health care treatments.

The WSIB will need the injured person to provide proof of earnings from the year prior to the injury.

Why is earnings information so important?

Earnings information is important because it is the basis for two things:

- the benefits the WSIB can pay injured workers and
- how we determine the premium costs for the coverage.

Include earnings information for the injured worker when you report the injury. We need to know as accurately as possible what the earnings are – no matter how it is paid – cash, lump sum, bonus, commission, room and board. Use T4 slips, cheque stubs – anything that provides proof of earnings.

Cancellation of WSIB coverage

The WSIB may cancel application coverage when the employer has not met payment and/or reporting requirements, or if we get no reply to communication attempts when:

- premium or other payments are overdue
- the reconciliation form has not been submitted
- the WSIB has issued more than one provisional premium
- the WSIB discovers the employer's reporting obligation has stopped (i.e. the business has terminated, is in bankruptcy or receivership, or is no longer employing workers)
- the employer cannot be located
- mail is returned to the WSIB and no alternative address can be obtained.

Cancellation of your workplace insurance coverage means that your workers will no longer be eligible for health care and loss of earnings and other benefits afforded by the WSIB's insurance plan. As well, it may mean that if injured on the job, your workers may have the right to take legal action for damages.

Workplace Safety and Insurance Board

Ontario's Workplace Safety and Insurance Board (WSIB) plays a key role in the province's occupational health and safety system. Funded by employers, the WSIB is one of the top 10 disability insurers in North America. In addition to a strong prevention mandate, the WSIB provides insurance for injuries and illnesses incurred in workplaces covered under the *Workplace Safety and Insurance Act* and supports early and safe return to work for injured workers.

This information is available in several languages by calling our information hotline at 416-344-4999 toll-free 1-800-465-5606 or Telephone Service for the Deaf (TTY): 1-800-387-0050



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English 0967A (01/06)

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