myWorkCover Insurance Application Form

My WorkCover Solutions Pty Ltd
ABN:13 656 574 533
PO Box 5612, Studfield Victoria 3152
Email: quotation@myworkcover.com.au
Phone: +61 421 128 139
Website: https://myworkover.com.au

Thank you for contacting myWorkCover Solutions for a Workers' Compensation insurance quote. Please complete all relevant fields so that we can provide you with a quote. If you need assistance completing the questionnaire, please speak with our Workers Compensation team on +61 421 128 139. If you choose to proceed with the application, we will use the information you provide to take out a new policy. Because WorkCover claims are backdated, WorkCover Authority in Victoria and South Australia have the authority to backdate the policy. Please ensure that the business's start date is backdated.

WorkCover claims in Queensland, New South Wales, Tasmania, the Australian Capital Territory, the Northern Territory and Western Australia are not backdated. Any claims filed prior to the inception of the policy will be treated as uninsured claims.

Completing myWorkCover application will enable us to understand your business structure. We can use this information to take out a policy in many states. However, depending on insurers in WA, NT, ACT and TAS you may require completing their own Workers' Compensation application. If so, we will pre-populate details on their forms, and you will need to sign them again.

As a part of our Policy Management service, we include the following:

- Renewal assistance – to ensure prompt renewal each year.
- Negotiate the terms on your behalf.
- We prepare your wage declaration form and submission and seek refunds.
- We ensure you have an updated Certificate of Currency each year.
- Mid-term wage and premium adjustments.
- Assistance in lodging any claims or incidents which occur within the policy period.
- 30 minutes of general WorkCover claims advice.
- We ensure that:
    - You are paying the correct premium.
    - We instruct your insurer on how to renew your policy.
- We review your classification for accuracy and look at ways to reduce your premium.
- As your Authorised Representative, we are here to assist you in all your needs throughout the year.

Rest assured; we have you covered!

Notice to the proposed Insured

This notice must be read before you complete the proposal form.

1. Disclosure of relevant facts - Your Duty of Disclosure

Before entering an insurance contract with an insurer, you are required by the Insurance Contracts Act 1984 to inform the insurer of anything you know or could reasonably be expected to know that may affect the insurer's decision to insure you and on what terms. You are responsible for this until the insurer agrees to insure you. You have the same obligation when renewing, extending, modifying, or reinstating an insurance contract.

You are not required to inform the insurer of the following:

- reduces the risk the insurer insures you for; or
- is common knowledge; or
- your insurer knows or should know as an insurer; or
- the insurer has waived your duty to tell them about it.

If you fail to inform the insurer of:

If you fail to inform the insurer of any required information, the insurer may cancel your contract or reduce the amount it will pay you if you file a claim or both. If you fail to notify the insurer, the insurer may refuse to pay a claim and treat the contract as if it never existed.

2. Claims made and notified policy

This insurance proposal is for a "claims made and notified" policy. This means that the policy covers you for claims made against you and reported to the insurer during the coverage period.

This policy does not provide cover in relation to:

- events that occurred prior to the retroactive date of the policy (if such date is specified).
- claims made after the expiry of the period of cover even though the event giving rise to the claim may have occurred during the period of cover;
- claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy;
- claims made, threatened, or intimated against you prior to the commencement of the period of cover;
- facts or circumstances which you first became aware of prior to the period of cover and which you knew or ought reasonably to have known had the potential to give rise to a claim under this policy;
- claims arising out of circumstances noted on the proposal form for the current period of cover or on any previous proposal form. Where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably

3. Broker/Consultant acting as the agent of the insurer

In effecting this insurance contract, the broker or consultant will be acting under the authority given to it by the insurer, and the broker or consultant will be acting as an agent of the insurer rather than the insured.

4. Claims notification

If you become aware of a claim or circumstances that may result in a future claim, please notify us in writing as soon as possible so that we can notify your insurer on your behalf. If you become aware of a claim or 'circumstances' during the policy period and do not notify your insurer, you may be left uninsured or face a lower payout from your insurer for that claim or any future related claim.

5. Average provision

This policy provides that if a payment greater than the policy's limit of indemnity must be made to settle a claim, the insurer's liability for costs and expenses incurred with its consent shall be proportionate to the amount paid to settle the claim. Any excess will be deducted from claim payments.

6. Subrogation agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you agreed with that person either before or after the loss or damage occurred that you would not seek any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

7. myWorkCover Privacy Policy

myWorkCover respects your privacy. Our Privacy Statement describes how we collect, use, and disclose personal information. This Privacy Policy document contains types of information that is collected and recorded by www.myworkcover.com.au accessible from https://myworkcover.com.au and how we use it. Our Privacy Policy can be found at https://myworkcover.com.au/privacy-policy or by contacting us. If you have additional questions or require more information about our Privacy Policy, please do not hesitate to contact us.

IMPORTANT NOTES

Volunteers are not regarded as workers. Employers of volunteers are not required to take out workers' compensation insurance for their volunteers but still have a duty to provide a safe working environment for them.

Employers that operate as sole traders or partners are not covered under the WorkCover Scheme in any state or territory in Australia. These policies will only cover their workers and contractors who are deemed workers under the “Contract Provision”. It is compulsory to take out a Workers' Compensation policy for employers who pay or expect to pay wages exceeding the minimum threshold in a policy period, or who hire apprentices or trainees to register for WorkCover Insurance.

The threshold could vary from state to state, but generally, it is $7,500.

- South Australia, it is $13,760 (indexed each year) for the 2022-23 financial year.
- New South Wales, Victoria and Queensland are $7,500.
- Tasmania, Western Australia, Nothern Territory and Australian Capital City have no threshold. You must take out a policy to cover your workers and contractors who are deemed workers.

You are not required to register for WorkCover if your wages are below the threshold in SA, NSW, VIC and QLD. However, if one of your workers is injured at work, you must contact us or the relevant state Authority to report the injury and at this time you will need to register and pay our minimum premium. The minimum premium varies in each state.

Company
A company is a body corporate that is registered under the Corporations Act. A company may be:

- A private company (generally indicated by ‘Proprietary Limited’ or ‘Pty Ltd’ in the name of the company) where the shares in the company are privately held; orA public company (generally indicated by Limited’ or ‘Ltd in the name of the company) where the public may purchase shares in the company.

A company exists by law independently of its shareholders. All companies have an Australian Company Number (ACN).

Sole Proprietor
A sole proprietor is an individual who owns a business in their own name and is personally liable for its debts.

Partnership
A partnership exists where persons or corporations carry on a business in common with a view to profit. A partnership may exist between individuals, between corporations or between individuals and corporations.

Apprentice & Trainee
If you hire any apprentices and/or trainees - even if you only hire one - you must register for WorkCover insurance, regardless of the size of your rateable remuneration. Some apprentices' and trainees' remuneration (including superannuation) are exempt from WorkCover insurance, so you need to be aware of the restrictions and qualifications that apply in each state.

Trustee & Trust
A trust is not a separate legal entity and cannot be an employer. Each trust has a trustee or trustees' responsibility for administering the trust. A trustee may employ people to assist in the administration of the trust. In such circumstances, the trustee is the relevant employer, and the policy will register the Trustee as the legal entity. However, in QLD, WA, NT, ACT and TAS the WorkCover Authority do recognise the Trust as the employer and may register the policy under the Trust as the legal entity.

Trainee exemption threshold
In Victoria, there is a cap on the amount of trainee remuneration that is exempt, and it is indexed each financial year. All other states have no trainee remuneration exemption and must declare to WorkCover Authority as per normal employee. Note that there is no cap on apprentice remuneration. This means you can only claim an exemption for your trainee's remuneration (including superannuation).

Other
This includes not-for-profit organisations such as cooperatives, incorporated associations, local government entities and statutory corporations. Please describe the nature of the organisation fully in the area provided.

ABN and ACN
The ATO issues the Australian Business Number (ABN). If you have one, it will include your ABN on your tax invoice.

ASIC issues the Australian Company Number (ACN)
If you have one, it will include your A.C.N on your tax invoice.

GST status
Contact the ATO to find out if you should register for the GST.

Company directors or business owners
WorkSafe requires the full names of all directors or business owners to assist in applying the premium rule.

Minimum wage threshold & Minimum premium threshold
All states have a minimum premium. ACT, NT, TAS & WA there is no minimum wage threshold. VIC, SA, QLD & SA do have a minimum wage threshold.

Working directors & Contractors
Working directors and contractors are not covered in the state of Queensland. Working directors who are operating as an incorporated entity (company) will get cover in the State and Territory of Western Australia, Tasmania, Australian Capital Territory, Northern Territory, Victoria, New South Wales, and South Australia.

Working directors in Western Australia & Northern Territory

- Name & wages must be stated and specified when taking out the policy and at the renewal.
- The working directors in Northern Territory do not have an option to opt in or opt out of coverage

Working directors in Western Australia & Public Company

- Working directors have an option to opt in or opt out of coverage at renewal.
- Working directors of a Public Company cannot opt in & are not considered a worker under the Act.

Trust & Trustee
A business that operates through a Trust and the Trustee is an individual/partnership is not covered in any state. A Trust policy only covers its' workers and contractors who are deemed workers under the "Contract Provision". If you are unsure, please use the following link from the Australian Taxation Office (ATO) - A Guide to determine if your contractor is deemed a worker.

https://www.ato.gov.au/Calculators-and-tools/Employee-or-contractor

Trust Distribution
Trustees, directors, and beneficiaries are not deemed wages in any state, but if trust distribution is distributed to a working director in lieu of wages then it is considered wages and is rateable for WorkCover premium purposes.

Director's fee
If a director's fee paid to a working director is deemed as wages or it is in lieu of wages, it must be declared along with their wages to the WorkCover Authority for premium purposes.

Director's fee paid to a non-working director
If a director's fee that is distributed to a non-working director, is not deemed as wages under the WorkCover Scheme and therefore is not rateable for WorkCover premium purposes.

Dividend paid to a working director
The profit that is distributed as a dividend at the end of the policy year is not considered wages, but if a dividend is distributed in lieu of wages, then it is deemed rateable for WorkCover premium purposes.

Applying for WorkCover insurance Guideline

Before completing the application, please ensure you have read:

* Notice to the proposed Insured
* IMPORTANT NOTES - this will assist you in completing the application form

Please complete the required fields and any questions that apply to you.
Refer to IMPORTANT NOTICE as this will help to answer any queries you may have.
For further information

If you need further help completing the form, or require advice, you can call us on +61 421 128 139. You can find further information on our website that will assist you in understanding the Workers' Compensation process and procedures.

Insured Legal Entity Name:
(This name is usually the name that appears on all official documents or legal papers. The legal name may be different to the name you trade under.) *

(If sole trader or partnership, please provide full name including middle name)

Type of Entity:
An employer usually sets up a business using one of the structures listed below. If you are a sole trader or an individual member of a partnership, then you are not a worker of your own business. However, if you have workers, you will need WorkCover insurance to cover them. *

- ☐ Sole proprietor
- ☐ Partnerships
- ☐ Company (registered under Corporations Act)
- ☐ Trustee
- ☐ OTHER (not-for-profit, cooperatives, incorporated associations, local government & statutory corporations. Please describe the nature of the organisation in the area provided.)

ABN (Australian Business Number): Company / Sole Proprietor / Partnerships

A.C.N (Australian Company Number):

Name of the Trust: (if your business is operating under a Trust)

(A Trust can be an Incorporated Entity (Company), Sole Proprietor or Partnerships)

Trust ABN (Australian Business Number):

(The ABN can be for an individual / partnerships / Company)

If the Trustee is a Company, please provide the A.C.N (Australian Company Number):
(Because a trust is not a separate legal entity, it cannot employ people. A trustee or trustees manage each trust. A trustee may hire people to assist him or her in managing the trust. In such cases, the trustee is the proper employer. Refer to 'Important Notice')

If the Trustee is a Sole Proprietor or Partnerships, please provide your full name. If there are more than two in the Partnerships, please attach details on your letterhead.

First Name | Middle Name | Last Name

Additional Name for Partnerships:

First Name | Middle Name | Last Name

Postal Address (if different from WorkPlace Address)

PO Box

Street No. & Street Name

City | State

Post Code

WorkPlace Address *

Street Number

Street Name

City | State / Province

Postal / Zip Code

Business or trading name of workplace:
(A business or trading name is the name that you trade under or the name by which your suppliers or customers know you. It may be different from your legal name). *

(If different from the Legal Entity name)

All Director's Details - If there are more than four, please attach them to your letterhead. (WorkCover Authority requires the full names of all directors or business owners to assist in applying premium rules.)

	Name	D.O.B	Phone	Email
1.				
2.				
3.				
4.				

Preferred contact person for the policy:
(We recommend the contact person be an employee or the business owner, not an external accountant or solicitor). *

First Name	Middle Name	Last Name

Contact Email *

Office Phone Number

Area Code	Phone Number

Business Mobile Number: *

Area Code	Phone Number

Question 1: Is the business registered for GST? *

☐ Yes
☐ No

Question 2: Is the business registered for Payroll Tax?

☐ Yes
☐ No

Question 3: What date did the business commence trading?
(The WorkCover Authority in Victoria and South Australia has the authority to backdate the policy because WorkCover claims are backdated. Please ensure you backdate the date. *

Day Month Year

Question 4: Why are you submitting this application? (Tick any that apply)
(If your previous entity is no longer employing, please advise us that it has ceased to employ. Understanding the reason for the registration will assist us in processing your application) *

- ☐ it is an existing business. (See question 5 & 6))
- ☐ employing, or intending to employ, apprentices or trainees (See Question 7)
- ☐ setting up your own new business (See Question 7)
- ☐ employing, or intending to employ, apprentices or trainees (See Question 7)
- ☐ buying a business that was previously unrelated to you (See Question 7)
- ☐ a merger involving the formation of a new company (See Question 7)
- ☐ a sole trader or partnership converting to a company (See Question 7)
- ☐ a company converting to a sole trader associate or a partnership. (See Question 7)
- ☐ as a result of entering into insolvency (i.e. appointment of a liquidator, trustee for a bankruptcy or a receiver & manager). Please include details on the company letterhead. (See Question 7)
- ☐ a change of partners in a partnership (See Question 7)
- ☐ Other: This includes not-for-profit organisations such as cooperatives, incorporated associations, local government entities and statutory corporations (See Question 7)

Question 5: If it is an existing business, do you have any other policies in other states or territories? Please complete this question if only it applies to you.
(If there is more than one, please attach the information on your letterhead.)

Policy Number Insurer's Name Company Name/Business Trading Name/Policy Holder Name

Question 6: If it is an existing business, do you have an existing active/ceased Workers' Compensation policy? If yes, please provide details if it applies to you.

Policy Number Insurer's Name Company Name/Business Trading Name/Policy Holder Name

Question 7: Is your business newly established, purchased, inherited, or taken over an existing workplace or business? *

- ☐ a newly established business. (See Question 9)
- ☐ business was purchased at arm's length from an unrelated employer. (See question 9).
- ☐ business was purchased from a related employer, inherited, or taken over an existing workplace or business. (You MUST Answer Question 8)

Question 8: Business purchased from a related employer. What is your relationship with that employer? Please provide the following information.

Example of relationship - common directors/shareholders, family relationship such as father, mother, sister, brother, uncle, aunty, etc.

State the relationship	
Previous Business Name	
Previous Policy Number	
Australian Business Number (ABN)	

Question 9: If you have a previous (predecessor) policy, please answer this question.

Please provide the details as this may impact on your current registration

Previous Policy Number	
Previous Business Name	
Australian Business Number (ABN)	

Question 10: Previous (predecessor) policy Claims & Remuneration History. If you have held a Workers' Compensation policy in the past 4 years, please provide the following information if it applies to you. If you do not have the information, please advise when submitting the application.

	Year 5	Year 4	Year 3	Year 2	Current Year
Number of Claims:					
Total Cost of Claims:					
Total remuneration					
Insurer or Scheme Agent					

Question 11: Workplace employment commencement date?
(This is the date you started or will start, employing including working director or business owner at this workplace.)
*

Day Month Year

Question 12: Which State or Territory is the new policy to be registered? If there is more than one state, please submit a separate application for each state. *

- ☐ Victoria
- ☐ Australian Capital City
- ☐ New South Wales
- ☐ Western Australia
- ☐ Queensland
- ☐ Tasmania
- ☐ South Australia
- ☐ Northern Territory

Question 13: How many workplaces do you have for this registration? If you have more than one, please complete the Additional Workplace details below. If you require more space, please attach the information to a separate sheet. *

Additional workplace registration

Note, each workplace can have different business activity, start date and its own workers. It is important that you provide accurate information for each workplace.

Commencement Date	
Workplace Address	
Business Activity	
Estimate of Rateable Remuneration	
Estimate Number of Workers	

Additional workplace registration

Note, each workplace can have different business activity, start date and its own workers. It is important that you provide accurate information for each workplace.

Commencement Date	
Workplace Address	
Business Activity	
Estimate of Rateable Remuneration	
Estimate Number of Workers	

Question 14: Are there any specific licenses or qualifications that are required for operating the business? If yes, what are they?

Question 15: What do you consider is your predominant activity in this workplace and why? Please describe your business activity in your own words and use any keywords in the description. The more information you provide the better for the insurer to identify the appropriate WorkCover Industry Classification (WIC) and Premium Rate. *

Question 16: List the key types of raw materials, classes of equipment or processes used to produce or supply the goods and services. (Example: equipment/tools/machinery/office equipment, is used in your business)

Question 17: As the business owner, are you or any workers, including contractors in your business, exposed to Asbestos, or removing Asbestos?

- ☐ Yes
- ☐ No

Question 18: Please select the industry for your business. *

- ☐ Labour Hire/Job Placement & Recruitment Services (See below important notice)
- ☐ Agriculture, Forestry and Fishing
- ☐ Mining
- ☐ Manufacturing
- ☐ Electricity, Gas, Water and Waste Services
- ☐ Construction
- ☐ Wholesale Trade
- ☐ Retail Trade
- ☐ Accommodation and Food Services
- ☐ Transport, Postal and Warehousing
- ☐ Information Media and Telecommunications
- ☐ Financial and Insurance Services
- ☐ Rental, Hiring and Real Estate Services
- ☐ Professional, Scientific and Technical Services
- ☐ Administrative and Support Services
- ☐ Public Administration and Safety
- ☐ Education and Training
- ☐ Health Care and Social Assistance
- ☐ Arts and Recreation Services
- ☐ Other Services

Question 19: Estimate of your Rateable Remuneration for the next 12 months?

General Employees	
Contractors	
Working Directors	
Family Members	
Apprentices	
Trainees	

Question 20: How many workers do you expect to employ for the next 12 months?
(For working directors in WA & NT Please refer to the 'IMPORTANCE NOTICE' section)

General Employees	
Contractors	
Working Directors	
Family Members	
Apprentices	
Trainees	

Question 21: Does your business, workers or contractor engage in any aerial, underground mining, upper-ground offshore, overseas, crystalline silica handling, respirable crystalline silica generation or asbestos-handling activities? Based on the information you provide; we may send you an additional questionnaire to better understand your business. Please provide the following breakdown:

	No	Yes	If yes, how many workers at any one time?
Aerial - Have you or any of your employees been on a single plane at the same time?	☐	☐	
Underground Mine - Do you, your workers or contractors work at the Underground mine site?	☐	☐	
Upper-ground Mine - Do you, your workers or contractors work at the upper-ground mine site?	☐	☐	
Overseas - Do you, your workers or contractors work overseas?	☐	☐	
Offshore - Do you, your workers or contractors work offshore?	☐	☐	
Crystalline silica handling/generation of respirable crystalline silica - Do you, your workers, or contractors handle silica?	☐	☐	

Question 22: Business bank account details.
Bank account information is used for premium refunds in some states and for claim reimbursement; you can provide this information if you decide to proceed with the application. Business bank account information is required to register policy in South Australia and Queensland.

Account Name	
BSB	
Account Number	
Bank Name	
Type of Account	

Question 23: Please advise of your preferred payment frequency. The payment option will depend on the size of your premium. An annual discount premium may apply for mid-term registration, depending on which state the policy is registered.

- ☐ Annual
- ☐ Quarterly
- ☐ Monthly

Question 24: Duty of Disclosure

	No	Yes
Have you ever been charged or convicted of any criminal offence?	☐	☐
Has an insurer ever declined to offer you an insurance policy, or cancelled, refused renewal, or restricted cover under your previous insurance policies?	☐	☐
In the last 5 years have you been or are you currently bankrupt, insolvent, under administration, in liquidation or in receivership?	☐	☐

If you answered yes to any of the above, please provide further information below

DECLARATION: Print full name (using block letters) *

First Name Last Name

Signature: Signature of person authorised to act on behalf of the employer

Print Title: *

Date of signing: *

Day Month Year

Consent and declaration

False or misleading information

Before submitting this declaration, please ensure that you have provided all relevant information and that the information you have provided is true and correct. False or misleading information is a serious offence under the Workplace Injury Rehabilitation and Compensation Act of 2013, and it can result in severe penalties or imprisonment.

- I understand that the WorkCover Authority will evaluate this WorkCover Insurance registration based on the information provided in this form. I have read the questions on the form and understand the information I have provided.
- I have been authorised by the registrant to complete this form and sign this declaration on his or her behalf.
- The registrant certifies that all pertinent information was provided in response to the questions on this form and that the information provided is true and correct.
- The registrant declares that any personal information disclosed on this form, as well as any additional personal information provided in connection with WorkCover Insurance, has been or will be collected, used, and disclosed in accordance with all applicable privacy laws.
- The registrant agrees to the use and disclosure of any personal information collected on this form or provided further in connection with WorkCover Insurance for the purposes outlined in 'Collection of Personal Information.'

Collection of personal information

Personal information is collected by the Victorian WorkCover Authority (WorkSafe) or WorkSafe Agents on this form for the purpose of assessing your registration for WorkCover Insurance. Personal information collected on this form may also be used and disclosed for the purpose of administering and evaluating the WorkCover Insurance scheme and other related purposes. To fulfil these purposes, WorkCover Authority and its Agents may disclose the personal information collected on this form to each other, or to organisations such as other authorised Agents and service providers. If you do not provide any part or all of the information requested, your registration may not be processed. If you wish to access your personal information, you may contact the relevant WorkCover Authority in your state Freedom of Information officer or the WorkCover respects your privacy. Our Privacy Statement describes how we collect, use, and disclose personal information. This Privacy Policy document contains types of information that is collected and recorded by www.myworkcover.com.au accessible from https://myworkcover.com.au and how we use it. Our Privacy Policy can be found at https://myworkcover.com.au/privacy-policy or by contacting us. If you have additional questions or require more information about our Privacy Policy, please do not hesitate to contact us.

myWorkCover Remuneration Matrix

Definition of Wages Summary

This matrix has been compiled by myWorkCover and cross-reference with the definition obtained from insurers. Please use this as a guideline only.

Remuneration Definition Summary

Description	WA	ACT	TAS	VIC	NSW	NT	QLD	SA
Annual leave (including loadings) and public holidays	Y	Y	Y	Y	Y	Y	Y	Y
Accommodation allowance (Award allowances)	Y	Y	Y	Y[1]	Y	Y	Y	Y[1]
Board and lodging (where subject to FBT)	Y	Y	Y	Y	Y	Y	Y	Y
Bonuses	Y	Y	Y	Y	Y	Y	Y	Y
Car allowances and/or expenses (pre-tax benefit only)	Y	Y	N	Y[2]	Y	Y	Y	Y[2]
Car parking (where subject to FBT)	Y	Y	Y	Y	Y	Y	Y	Y
Clothing allowances/expenses	Y	Y	N	Y	Y	Y	Y	Y
Commission(s)	Y	Y	Y	Y	Y	Y	Y	Y
Company car (private use)	Y	Y	Y	N	Y	Y[4]	Y	Y[4]
Company house (rental value)	N	Y	Y	Y[4]	Y	Y[4]	Y[3]	Y[4]
Construction allowances	Y	Y	Y	Y	Y	N	Y	Y
Director's fees (non-working)	N	N	Y	Y	N	N	N	N
Directors – payments to working directors	Y[7]	Y	Y	Y	Y	Y[4]	N	Y
Dirt money	Y	Y	Y	Y	Y	Y	Y	Y
Dividends	N	N[5]	N	N	N	N	N	N
Early retirement benefits	N	N	N	N	N	N	N	N
Entertainment allowance (subject to FBT)	Y	Y	Y	Y	Y	Y	Y	Y
Fringe benefits (at taxable or grossed up value)	Y (Gross)	Y (Gross)	Y (Taxable)	Y (Gross)	Y (Gross)	Y (Gross)	Y (Gross)	Y (Taxable)
Fringe benefits exemptions	N	N	N	N	Y	N	N	N
Honorariums	N	N	N	N	N	N	N	N
Housing loans (part of salary package)	Y	Y	Y	Y	Y	Y	Y	Y
Laundry allowance	Y	Y	Y	Y	Y	Y	Y	Y
Living away from home allowance (where subject to FBT)	Y	Y	Y	Y	Y	Y	Y	Y
Long service leave (lump sum payment)	Y	Y	Y	Y	Y	Y	Y	Y
Lump sum payments in lieu of holiday, sick leave etc	Y	Y	Y	Y	Y	Y	Y	Y
Meal allowance	Y	Y	Y	Y	Y	Y	Y	Y
Over award payments	Y	Y	Y	Y	Y	Y	Y	Y
Overtime payments	Y	Y	Y	Y	Y	Y	Y	Y
Parental / Paternity / Adoption Leave (when funded by the Employer)	Y	N	Y	Y	Y	N	Y	Y
Payments in lieu of notice	N	N	N	N	N	Y	N	N
Payroll tax	N	N	N	N	N	N	N	N
Penalty rates	Y	Y	Y	Y	Y	Y	Y	Y
Profit sharing schemes (bonus in lieu of wages)	Y	Y	Y	Y	Y	Y	Y	Y
Profit sharing schemes (not subject to income tax or FBT)	N	N	N	N	N	N	N	N

Remuneration Definitions

Payment	Definition
Accommodation Allowance	Cost of accommodation (hotel, motel, guest house or other temporary lodging) whilst worker is absent from usual residence in the course of and for the purpose of employment. **ACT**: If award specifies rate only amounts > award rate to be included. **NSW**: Only include amount > award rate or where no award > $227.35/night. **SA**: Only include amount > $238.10/night **VIC**: Only include amount > $227.35/night. **WA**: Exclude where not part of a salary package.
Annual Leave	Paid leave that may be used by employees for any purpose. **WA**: Only include if specified in state award.
Back Pay	Payment in arrears for work previously carried out. Includes retrospective payments.
Board and Lodging	Temporary or permanent provision of board and lodging by the employer. **ACT**, **NSW**: Use relevant market value. **NT**: Only include if expressly stated in contract. **TAS**: Use rental value less any amount paid by employee. **VIC**: Only include if FBT applies. **WA**: Only include if part of salary package.
Bonuses	Gratuities or rewards paid or provided by an employer over and above a fixed salary or wage. E.g. additional pay, airfares, accommodation.
Book Expenses	Payments to assist with the cost of purchasing books for the purpose of training/education. **NSW**: Only include if reimbursement of work-related expense. **WA**: Only include if part of salary package.
Call-Out or Call-Back Allowance	Compensation for working or inconvenience experienced in returning to work outside normal work hours. May be in addition to overtime. **WA**: Only include if part of salary package.
Car / Motor Vehicle Allowance	Compensation in respect to use of workers own motor vehicle in the course of the worker's employment. **ACT**: Include if FBT applies or amounts > $0.75/km where not paid under award. **NSW**: Only include amount > award rate or > $0.75/km where not paid under award. Include whole amount where payment made with no regard to expense incurred. **QLD**: Include amounts from lease, salary sacrifice, fringe benefit, or private use. **SA**, **VIC**: Only include amounts > $0.75/km. **WA**: Only include if part of salary package.
Carers' Leave	Paid leave for employee to care for a family or household member who needs care or support because of an illness, injury or unexpected emergency.
Clothing Allowance	Payment to enable purchase of clothing, or to compensate wear and tear. **NSW**: Include expenses incurred through employment. **TAS**: Only include if subject to FBT.
Club Subscriptions	Payment on behalf of a worker for membership of any club or association where not a business-related expense or where membership is not in the interests of the employer's trade or business. **WA**: Only include if part of salary package.
Commission	Payments in addition to any salary retainer for units sold or sales targets achieved. **SA**: Includes “spotter’s fee”.
Company Car (private use)	Value of where motor vehicle provided for any private use to workers, such as home garaging, during the week, weekends and/or holidays. Includes leasing arrangements for private use. **NT**: Only include if expressly stated in contract. **WA**: Only include if part of salary package.
Construction Allowance	Payment to compensation those involved in construction work for disabilities for working in the industry. E.g. weather, dust, lack of amenities.
Directors Fees and Emoluments (Non-Working Directors)	Payment for the office or employment of a company director. **NT**: Only if Directors Coverage requested.
Directors Fees and Emoluments (Working Directors)	Payment to a company director who executes work for or on behalf of the company which is in substance for personal manual labour or services. **NT**, **WA**: Only if Directors Coverage requested. **WA**: Only include wages component.
Dirt Money	Payment for work performed in a dirty, harsh or unpleasant environment. Also known as 'danger money'.
Disability Allowance	Compensation for lack of facilities or inconvenient working conditions. **NSW**: Include if under award and/or FBT applies.
Dry Cleaning / Laundry Allowance	Payments to cover cleaning of uniforms or other clothing. **NSW**: Include expenses incurred through employment. **WA**: Only include if part of a salary package.

Payment	Definition
Early Retirement Benefits	The early retirement pension option available to eligible workers. **NSW**: Only include accrued sick leave, annual leave (including leave loadings or bonuses) and LSL.
Employee Share Scheme	Shares are issued to employees or provided at a discount under employee share schemes. **ACT**, **NSW**, **SA**: Include if bonus or payment for work. **QLD**: Include based on monetary value unless exception granted due to being unrelated to services rendered.
Entertainment Allowance	Payment to cover expenditures in the entertainment of clients or business associates, whether at the worker's residence or other venue, outside business premises. **WA**: Only include if part of a salary package.
Ex-Gratia Payments	Payment to the employee where there is no requirement or obligation to do so. **NSW**: Only include if part of employment contract. **QLD**, **SA**: Exclude payments made upon termination. **VIC**: Case by case assessment. Contact Advisory Service.
First Aid Allowance	Payment to worker qualified or competent to administer first aid, for being on stand-by to treat injury/illness at work.
Flexible Work Package Payments	Payment of wages, salary and any other consideration in money, or money's worth as part of a flexible work package arrangement. For example, five year package, first four years employee works and receives 80 per cent of salary and 20 per cent is held by employer. The fifth year employee does not work but receives the money set aside. **ACT**, **NSW**, **VIC**: Use 100% of monies paid as part of arrangement. **NT**, **QLD**, **SA**, **TAS**, **WA**: Use 100% earned monies, though only a proportion is paid out.
Follow-the-Job Allowance	Compensation for need to work away from home at various locations.
Footwear Allowance	Payment to purchase and maintain footwear whether or not used at work.
Fringe Benefits	Payments paid by employer as a benefit that is part of the worker's reward. E.g. accommodation, airfares, car parking, low interest loans, subscriptions, child care. **ACT**, **NSW**: Quantifiable and gross-up amount for FBT. **NT**, **QLD**, **SA**, **TAS**, **WA**: Quantifiable and before gross-up amount for FBT. **VIC**: Quantifiable, staged percentage move from pre-grossed up to grossed up amount (Ref. WorkSafe Premium Public Ruling).
Gifts	The value of any gift provided to a worker or the worker's family by an employer. **ACT**, **NSW**: Only include if part of employment contract. **VIC**: Only include if FBT applies. **QLD**: Exclude gifts given for compassionate or welfare reasons.
Health Insurance	Payment by employer to Health Insurance Fund for benefit of workers. **NSW**: Only include if under an award and/or FBT applies. **SA**: Exclude 'gap' and proceeds or claims. **WA**: Only include if part of a salary package.
Height Money	Compensation for working at a height.
Higher Duty Allowance	Payment to worker who temporarily fills a position. **NSW**: Only include if under an award and/or FBT applies.
Honorariums	Fee paid for service, often by a professional person or volunteer, where fees are not legally or traditionally required.
Housing	The provision by the employer of a company house or free housing. **ACT**, **NSW**, **QLD**: Use rental value less any amount paid by employee or as per FBT. **NSW**: Exclude remote housing allowances. **NT**: Only include if expressly stated in contract. **TAS**: Use rental value less any amount paid by employee. **VIC**: Only include if FBT applies. **WA**: Only include if part of salary package.
Incentives	Additional payment (or other remuneration) to employees to incite action or greater effort to increase productivity/output. **WA**: Only include if part of salary package.
Incidental Benefits / Staff Discounts	Benefits available to all staff as an incidental benefit of employment by that employer. **ACT**, **NSW**, **VIC**: Only include if FBT applies. **QLD**: Only include if part of salary package. **TAS**: Only include if part of salary package or where free or discounted travel available to workers.
Industry Allowance	Payment for working in a specific industry or working under specific industrial award. **NSW**: Include if under award and/or FBT applies.
Instructor's Allowance	Recognition of any qualifications, experience or work as an instructor/trainer/lecturer/advisor. **NSW**: Include if under award and/or FBT applies.
Isolation Allowance	Compensation for the inconvenience, isolation and discomfort in the course of employment. **NSW**: Include if under award and/or FBT applies.

Payment	Definition
Leave Loadings	Payments in addition to any payments made to a worker for annual leave.
Life Assurance	Payment of premium or lump sum on behalf of worker to Life Insurance Company for a life insurance policy, where the employer is ultimately not the beneficiary. **NSW**: Include if under award and/or FBT applies. **WA**: Include if part of salary package.
Living Away From Home Allowance	Payment where circumstances of employment event requires worker to use accommodation at a place other than their normal place of residence. Can include incidentals within the allowance (e.g. meals, telephone). **SA**: Include within accommodation allowance where fulfils criteria. **VIC**: Where FBT does not apply only include amount > $227.35/day.
Loadings	Amounts above usual salary/wages to the benefit of a worker for specific work-related circumstances.
Locality Allowance	Compensation for residing/working in a distant, unpleasant or remote location. **NSW**: Include if under award and/or FBT applies.
Long Service Leave	Payment as recognition of a designated number of years of service. Includes contributions to Long Service Leave Board or other retirement fund. **ACT**: Exclude payments to Construction or Cleaning Industry LSL authorities. **NSW**: Deduct reimbursement receivable from LSL authorities. **VIC**: Exclude payments to Construction Industry LSL board. **WA**: Only include if specified in state award.
Lump Sum Payment Upon Termination (In lieu of notice and/or payment of accrued leave)	Payment made when employment is terminated without the employee working the required notice period. May include accrued annual, sick or long service leave. **ACT**, **NSW**, **TAS**: Only include accrued leave payments.
Maternity/Paternity/Parental Leave	Wages/Salary paid in connection to leave given to an employee in relation to pregnancy, birth or adoption. **NSW**, **QLD**, **SA**: Exclude government funded Paid Parental Leave.
Meal Allowance	Amount paid to provide a meal when work is performed inside or outside usual hours of work. **ACT**: Exclude if paid to reimburse direct costs as per an industrial instrument. **NSW**: Exclude if expense incurred as part of employment.
Over-Award Payment	Amount paid which is above the basic rate set by an industrial award applicable to that worker.
Overtime Allowance	Amount paid which worker may retain whether or not any overtime is worked.
Payment in Lieu of Leave	Payment for accrued annual, sick or long service leave in place of utilising said leave.
Penalty Rates	Payment for work performed outside the usual structure of a working day/week or working conditions.
Personal Accident and Sickness Insurance	Payment to worker to effect or maintain insurance covering loss of wages or other income due to accident, illness or accidental death, where the employer is ultimately not the beneficiary. **SA**: Exclude proceeds of claims. **WA**: Only include if part of salary package.
Piecework Payments	Productivity-based payments made at an agreed rate per item produced, assembled or fabricated.
Profit-Sharing Scheme	A scheme for distributing a predetermined percentage of a company's profits to employees. **ACT**, **NSW**, **NT**: Only include if in lieu of wages. **SA**, **VIC**: Case by case basis – contact Authority. **TAS**: Only include if bonus or subject to FBT. **WA**: Only include if payment for personal labour or part of remuneration package.
Public Holidays	Payment for leave associated with observances of religious, national, cultural or other days of significance.
Qualifications Allowance	Recognition of any academic/technical qualification or attained level of competence possessed by the worker.
Redundancy Payments	Payments are designed to provide income for a period of time after worker is made redundant.
Reimbursement Payments	Payments for reimbursement for expenses incurred by a worker on behalf of an employer.
Relocation Allowance	Compensation for the general upheaval and incidental expenses associated with moving to another location. **QLD**: Exclude if reimbursement of identifiable expense.
Remote Area Allowance	Payment for inconvenience experienced/expected while work performed in an area lacking facilities or access to amenities or services. Incl. whether or not worker actually works in remote area.
Rental Allowance	Payments for rent whilst worker is absent from usual residence in the course of and for the purpose of employment. **NSW**: Exclude if premises commercially based, legally documented and subject to taxation. **WA**: Only include if part of salary package.
Representation Allowance	Payment to cover time and expense incurred or may be incurred by the worker in capacity of having to represent, deputise or act as proxy for the employer in conferences, meetings, negotiations or other business-related discussions. **WA**: Only include if part of salary package.

Payment	Definition
Royalties	Compensation or portion of the proceeds paid to the owner of a right for the use of it. E.g. patent, oil or mineral right, music.
Salary/Wages	Payments made to a worker for work performed over a set period of time.
Salary Continuance / Income Protection Insurance	Payment to worker to effect or maintain insurance to ensure workers' continuance of income in the event of illness or accident not covered under workers' compensation. **SA**: Exclude proceeds of claims.
School/Education Expenses for Dependents of Workers	Payments made to or for the benefit of a worker to cover fees/expenses of providing education or tuition not for the trade or business of the employer. **WA**: Only include if part of salary package.
Service Increments	Payments to a worker based upon the length of service with the employer. Includes retrospective 'carry-over' arrangements.
Severance Pay	Payments as a consequence of the cessation of a worker's employment due to the worker's position being made redundant.
Shift Allowance	Compensation paid for working during 'socially inconvenient' times.
Sick Leave	Payment of normal salary/wages to cover any period the worker was absent from work due to illness/accident. **WA**: Only include if specified in state award.
Site Allowance	Amount paid to provide for work having to be performed at a particular location.
Skill Allowance	Recognition of any skill brought to the job or any special aptitude displayed.
Stand-By or On-Call Allowance	Payment for being prepared to work, upon request, outside usual working hours, or remaining near a telephone or pager to receive any such request.
Strike-Breaking Allowance	Payment for working whilst industrial action is being carried out.
Studying Allowance	Incentive payment to study or to cover the costs of education or tuition related to employment.
Superannuation Payments - Compulsory (Guarantee)	Payment including a premium or lump sum paid to a superannuation fund or retirement annuity plan for the benefit of the worker. Relates to employer contribution as required by Superannuation Guarantee legislation.
Superannuation Payments - Employer Contribution Above Guarantee	Payment including a premium or lump sum paid to a superannuation fund or retirement annuity plan for the benefit of the worker. Relates to employer contribution above that required by Superannuation Guarantee legislation.
Superannuation Payments - Employee Salary Sacrifice	Payment including a premium or lump sum paid to a superannuation fund or retirement annuity plan for the benefit of the worker. Relates to employer contributions as part of employee's salary sacrifice arrangements.
Supplementary Payments	Payment made to or for the benefit of a worker additional to the worker's usual salary or wages.
Telephone Allowance	Payment to meet cost of a telephone connected to the worker's residence or to compensate for using the worker's telephone for the employer's business. **QLD**, **TAS**: Only include if FBT applies. **WA**: Only include if part of a salary package. **NSW**: Exclude expenses incurred as part of employment.
Tool Allowance	Payment to cover the cost of any tools, implements or instruments which the worker may purchase for use by the worker in the course of the worker's employment. **NSW**: Exclude if expense incurred as part of employment.
Travelling Allowance (Fares for Travel)	Payment to cover travel costs and costs for contingency of travel. **ACT**: If paid under an award only include amount > award rate. Exclude reimbursements of work-related expenses. **NSW**: Include amount > award rate or > $227.35/night if not under award. **QLD**: Exclude reimbursements of work-related expenses. **SA**: Exclude business travel paid by employer and reimbursements of work-related expenses. **WA**: Only include if part of a salary package.
Travelling Time	Payments to employee for the time it takes to travel to a site for work.
Uniform Allowance	Amount paid to enable the worker to purchase or maintain a uniform or item of corporate clothing. **NSW**: Exclude if expense incurred as part of employment.
Workers' Compensation Payments	Payments made as compensation by way of income maintenance as per the appropriate Workers' Compensation Act. **ACT**, **NSW**, **QLD**: Include payments to worker later reimbursed by government authority as well as payments above Act entitlements.
Other Allowances	Allowances as a reward to a worker in the form of a payment to or for the benefit of a worker, where it is not a reimbursement for a specific expenditure. Generally paid under an award or subject to Fringe Benefit Tax.