

STATEMENT OF WAGES AND SALARIES

IMPORTANT: See Section 97 of the Tasmanian Workers Compensation Act, Privacy Act, and Definition of Wages over.

Policy No:		Expiry Date:				
Insurer:						
Full Name of Employer:						
Trading Name:			ABN:		ITC %	
Principal Occupation:						
Location Address:			Postcode:			
General Employees: ACTUAL PAID			ESTIMATE FOR NEXT 12 MONTHS			
	No. of Workers		Gross wages of workers (See wages definition over)	No. of Workers		Gross wages of workers
	Perm.	Casual		Perm.	Casual	
Working directors/Family members: ACTUAL WAGES PAID LAST 12 MONTHS			ESTIMATE FOR NEXT 12 MONTHS			
Do you have any Contractors/ Sub-Contractors performing any part of your business activities?					Y	N
If yes, do you certify and check proof of ongoing insurance in every instance?				Y	N	If no, do you wish to cover your liability on this policy?
				Y	N	
Details of payments to Contractor/ subcontractors:						
ACTUAL WAGES PAID LAST 12 MONTHS			ESTIMATED FOR NEXT 12 MONTHS			
Type of Contract/subcontract work:	Payments for labour only:		Type of contract/sub-contract work	Payments for labour only:		
DETAILS OF CONTRACTORS/ SUB CONTRACTORS (Refer to requirement of Section 29 of Act): In view of your potential liability to employees of Contractors/ Sub-Contractors we recommend that you satisfy yourself that Contractors/Sub-Contractors hold current Workers Compensation Insurance before they are engaged.						

OCCUPATIONAL HEALTH AND SAFETY RISK EVALUATION						
1.	Does your organisation have:	i)	A written occupational health and safety policy?	Y	N	
		ii)	A written rehabilitation policy?	Y	N	
2.	Are your workers aware of your:	i)	Occupational health and safety policy	Y	N	
		ii)	Rehabilitation policy?	Y	N	
3.	Have alternative duties been identified and used, or available to use, for injured workers?				Y	N
4.	Is there a person responsible for coordinating:					
	i) Your occupational health and safety:	Name:	_____	Position:	_____	
	ii) Your workers compensation claims:	Name:	_____	Position:	_____	
5.	Has your organisation undertaken an occupational health and safety audit by an external source in the last 3 years, and if so by who?				Y	N
	Name: _____					
	If no, we encourage you to do so, and take reasonable steps to carry out any recommendations made.					
	Do you require assistance in selecting a consultant to carry out an audit?				Y	N

DECLARATION: I/We (a) _____ declare that the above statement of wages paid to workers together with the occupations in which they are employed by (b) _____ in respect to the period of (____) months ended ____ / ____ / ____ is a full and accurate statement and in accordance with the records required to be kept by me/us by the Workers Compensation Act 1988.	
DATE	SIGNATURE
POSITION	
NAME	

Warning: Section 97 of the Tasmanian Workers Compensation Act 1988 provides for a penalty of up to \$10,000 for Employers who fail to provide their Insurer with a full and correct statement of all wages paid to Workers in their employment during the period of indemnity, together with a statement showing the trade, occupation or calling of such workers and any other information as may be prescribed in the regulations.

The Privacy Act 1988 requires your insurer to collect your personal and other information in order to: Decide whether to issue a policy; determine the terms and conditions of your policy; compile data; and handle claims. In certain circumstances, for example in handling claims, they may have to disclose your personal and other information to third parties such as other insurers, loss adjusters, investigators, agents, etc as required by law. You have the right to seek access to your personal information and to correct it at any time. If you do not agree to the collection of your personal information then unfortunately we will be unable to process your proposal.

I acknowledge that I have read and understood the Privacy Act 1988 information detailed above and consent to the collection, storage, use and disclosure of personal and sensitive information of all persons covered by this proposal.



DEFINITION OF WAGES

Section 96A of the *Workers Rehabilitation and Compensation Act 1988*
Version 4, November 2004

DESCRIPTION	ASSESSABLE
Accommodation Allowance	x
Allowances (See under various specific headings) <ul style="list-style-type: none"> Providing the allowance is paid to the worker to reimburse costs incurred in the course of employment An allowance paid to a worker in particular circumstances or for a particular skill (not relating to a cost incurred by the worker) e.g., site and height allowances, supervision allowances, responsibility payments and productivity allowances 	x ✓
Annual & Public Holiday payment including loadings	✓
Board & Lodging <ul style="list-style-type: none"> Where the employer provides free or subsidised board and lodging to a worker as part of his or her conditions of employment (whether express or implied) 	✓
Bonuses	✓
Car Allowance	x
Car Expenses <ul style="list-style-type: none"> Amount paid to worker as an allowance to cover work-related costs or as a reimbursement for car-related costs incurred by the worker as part of his or her employment 	x
Car Parking <ul style="list-style-type: none"> Where the employer provides car parking facilities to a worker at or near his or her place of employment and that benefit is subject to FBT 	✓
Clothing Allowance/Expenses <ul style="list-style-type: none"> Amount paid to worker as an allowance to cover work-related clothing costs or as a reimbursement for clothing related costs incurred by the worker as part of his or her employment Where the employer provides free clothing (or otherwise directly funds clothing) as a benefit to a worker and that benefit is subject to FBT 	x ✓
Commission	✓
Company Car (private use of) <ul style="list-style-type: none"> Where the employer makes a car available for private use to a worker and that benefit is subject to FBT 	✓
Company House or Other Accommodation Provided by Employer (rental value of) <ul style="list-style-type: none"> Assessable according to current market rental value less any amount paid by the worker for occupancy 	✓
Construction Allowance	✓
Debt Forgiveness <ul style="list-style-type: none"> Where the employer waives or forgives a worker's debt and that benefit is subject to FBT, e.g. if an employer who has sold goods to a worker later tells the worker that he or she is not required to pay the amount invoiced to them A debt owed by a worker that is written off as a genuine bad debt 	✓ x
Directors Fees	✓
Directors – Payment to Working Directors	✓
Dirt Money	✓

Dividends	x
Early Retirement Benefits	x
Entertainment Allowance/Expenses <ul style="list-style-type: none"> Amount paid to worker as an allowance to cover work-related meal or other entertainment costs or as a reimbursement for entertainment related costs incurred by the worker as part of his or her employment Where the employer provides a meal or other entertainment benefit to a worker and that benefit is subject to FBT 	x ✓
Ex Gratia Payments	x
Free Housing <ul style="list-style-type: none"> Where temporary accommodation is provided associated with re-location Otherwise, according to the extent of current market rental value	x ✓
Fringe Benefits <ul style="list-style-type: none"> Generally, fringe benefits provided to workers are assessable as wages. For more information relating to specific items, see relevant items. The value of the benefits should be calculated on the same basis as the "taxable value of fringe benefits". Note that this is the actual value of the benefit provided (as determined by the <i>Fringe Benefits Tax Assessment Act 1986(Commonwealth)</i>), i.e., the pre gross-up amount. Benefits of this kind provided to an employee of a religious institution who is a religious practitioner, are not fringe benefits within the meaning of the Commonwealth Act 	✓ x
Height Money	✓
Honorariums	x
Housing or Other Loans <ul style="list-style-type: none"> Where the employer provides a loan to a worker on which a low interest rate (or no interest) has been charged and that benefit is subject to FBT 	✓
Industry Allowances	✓
Living-Away-From-Home Allowance <ul style="list-style-type: none"> Where an allowance is paid to a worker for being put to expense whilst away from their normal place of residence and that benefit is subject to FBT Where the allowance is paid because of personal inconvenience and lack of amenities associated with working at an isolated location and that benefit is subject to FBT Otherwise 	✓ ✓ x
Long Service Leave <ul style="list-style-type: none"> Payments made by an employer to or for the benefit of a worker in respect of long service leave are payments "in return for the worker's labour" and therefore assessable. 	✓
Lump Sum Payment in lieu of Holiday, Sick Leave <ul style="list-style-type: none"> Accrued entitlements having been earned by the worker through his or her labour are considered payments "in return for the worker's labour" and therefore assessable 	✓
Meal allowance	✓
Over Award Payments	✓
Overtime Payments	✓
Payments in lieu of Notice	x
Penalty Rates	✓
Profit Sharing Schemes <ul style="list-style-type: none"> Distribution in the form of a bonus, ie in respect of something extra in addition to a dividend or wages or subject to income tax or FBT. A benefit from a profit sharing agreement which is subject to income tax or FBT Otherwise 	✓ ✓ x
Private use of company car	✓
Redundancy Payments <ul style="list-style-type: none"> See Termination Payments 	x

Retrenchment Payments <ul style="list-style-type: none"> See Termination Payments 	x
Royalties	x
Salary	✓
Salary Packaging <ul style="list-style-type: none"> Wages, salary and the value of fringe benefits provided to workers as components of a “salary package” are generally assessable. In the case of fringe benefits, the assessable amount is the taxable value of the benefits according to the <i>Fringe Benefits Tax Assessment Act 1986 (Cth)</i>. 	✓
Severance Payments <ul style="list-style-type: none"> See Termination Payments 	x
Shift Allowance	✓
Sick Leave	✓
Site Allowance	✓
Staff Discounts <ul style="list-style-type: none"> Where available to all workers as an incidental benefit of employment by that employer 	x
Superannuation Contributions and Benefits <ul style="list-style-type: none"> Employer superannuation contributions which are made by way of salary sacrifice from a worker’s salary package Employer superannuation contributions required by law, e.g., <i>Superannuation Guarantee (Administration) Act 1992 (Commonwealth)</i> Workers superannuation contributions only if salary-sacrificed (these contributions form part of a worker’s gross wages and are generally deducted from these wages. The gross wages figure should be declared in this situation) Superannuation benefits paid to workers from superannuation funds 	✓ x ✓ x
Telephone Expenses <ul style="list-style-type: none"> Amount paid to worker as an allowance to cover work-related telephone costs or as a reimbursement for telephone related expenses incurred by the worker as part of his or her employment Where the employer provides free telephone services to a worker and that benefit is subject to FBT 	x ✓
Termination Payments <ul style="list-style-type: none"> Refers to monies paid in consideration or compensation for the termination of employment Payments made on termination in satisfaction of accrued entitlements for annual leave, sick leave and long service leave are not considered to be termination payments. These are payments earned through the worker’s labour and are therefore payments made within the meaning of Section 96A. 	x ✓
Third Party Remuneration (e.g., School Fees)	✓
Tool Allowance	x
Travel Allowance	x
Travel Expenses <ul style="list-style-type: none"> Payments to workers to reimburse work-related costs Free or discounted travel available to workers, e.g., employees of airlines or travel agents Where the expense is otherwise paid, e.g., as a form of additional remuneration or bonus 	x ✓ ✓
Workers Compensation Payments & Reimbursements	x