

## Advisory 2020-1

### Changes to Workplace Legislation for Farmers and Ranchers

Effective January 31, 2020, under the *Farm Freedom and Safety Act*, flexible insurance coverage options will be available to large and small employers on farms and ranches.

Large employers – farm and ranch operations with six or more waged, non-family workers employed for more than six consecutive months:

- Must choose Workers Compensation Board (WCB) coverage or private insurance;
- Private insurance providers must be licensed under the *Insurance Act* and provide coverage for accidental death and dismemberment, and disability (including bodily injury and sickness).
- Employee funded disability or accidental death and dismemberment plans would also meet workplace insurance requirements.

Small employers – farm and ranch operation with five or less waged, non-family farm workers, not including those employed for less than six consecutive months:

- Are exempt from requiring workplace insurance;
- May voluntarily purchase WCB and/or private insurance for their workers.
- Individual employees may seek private insurance; however, individual workers are not eligible to purchase WCB, It must be purchased by the employer.

If you have any questions about workers' compensation coverage to help you make an informed decision about the workplace insurance you choose, please call WCB at 1-866-922-9221<sup>8</sup> or email them at [farmandranch@wcb.ab.ca](mailto:farmandranch@wcb.ab.ca). Farmers and ranchers should speak with their insurance broker or service provider, as they may be able to provide specialized private workplace insurance.

Workers concerned that their employer is not fulfilling requirements under the legislation should contact the Farmers' Advocate Office (FAO) at 310-FARM (3276) or by email at [farmers.advocate@gov.ab.ca](mailto:farmers.advocate@gov.ab.ca)

For information on licensed private insurance providers, please visit:

<https://www.alberta.ca/about-insurance-companies-alberta.aspx>

#### Other Helpful Resources:

Canadian Life and Health Insurance Association (CLHIA) – Consumer Information and Products

Toll Free: 1-888-295-8112

Email: [info@clhia.ca](mailto:info@clhia.ca)

Website: [www.clhia.ca](http://www.clhia.ca)

OmbudService for Life and Health Insurance (OLHI) – Independent complaint resolution and information services for consumers of Canadian life and health insurance.

Toll Free: 1-888-295-8112

Website: [www.olhi.ca](http://www.olhi.ca)