

Renovating or building your home? You may need to register with the WCB

Shelter your investment

Renovating your home is an investment in your future. As with any investment, you should protect yourself against loss in every way possible. So, if you hire an individual or business to work in or around your home, be sure to check your registration requirements with the Workers' Compensation Board (WCB) or it could end up costing you more than you had planned.

Homeowners can be employers

Many home renovators don't realize that, under law, they may have to register and pay for workers' compensation coverage when they hire someone to work at their home for a certain period of time. The reason is simple: if someone you hire gets injured on the job, the costs can be extremely expensive – sometimes more expensive than the renovation itself.

Once registered, you are required to pay premiums that go towards funding B.C.'s workers' compensation costs – such as medical and vocational rehabilitation services, and wage loss for injured workers – and to provide a safe and healthy working environment for your workers.

In exchange, you are protected against expensive lawsuits from workers who are injured at your home – lawsuits which could put your renovation costs through the roof, or worse, be financially devastating.

Measure once, check twice

Many contractors are already registered with the WCB. If this is the case with your contractor, you may not need to be registered as well. However, you should check the contractor or firm's record with the WCB to protect yourself against liability for any unpaid premiums or workers' compensation costs related to your home project. To do so, follow these simple steps:

1. Ask the firm for its WCB account number.
2. Get a letter of clearance from the WCB. You can obtain one online in less than a minute on the WCB's web site at **www.worksafebc.com**. Select "Obtain clearance letter" from the home page.
3. Follow the prompts on the screen to obtain the clearance letter, which measures the status of your contractor's account – telling you whether the contractor is in fact registered and paying premiums to the WCB.

Be sure to do this at least twice: before hiring the firm and then again before making your final payment to the firm.

If you don't have Internet access, contact our Clearance Section at **604 244-6180**, or toll free at **1 888 922-2768**. Our representatives will send you the letter by fax or mail.

What to do if your contractor is not registered

Contact the WCB's Employer Service Centre at **1 888 922-2768** or **604 244-6181**. Our representatives will help you determine who needs to be registered with the WCB – you or your contractor. You can also find information about WCB registration requirements at **www.worksafebc.com**.

