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1- Why is there so many contractors (trades, developers, subcontractor) “unaware” of the Workers Compensation Act requiring that a contractor (some cases only) hiring another contractor (almost any sort) must first seek clearance with the Workers Compensation Board.

As a concrete contractor, we didn't know, until we were recently audited by a Mr.E.(W.C.B.) any company, trade, trucking etc. who it hired into and did not have coverage, we are liable for all their premiums because apparently WCB is liable for coverage.

This would be false in our case.

With the entire list of trades, trucking \_\_\_ of cheques our company has written to, we (our company) now have pay their premiums throughout the year.

For example: BB trucking (Delivers \$1000 of gravel

Auditor assumes 45% LABOUR x(times) #1000x (times)6.43%( WCB rate)=\$28

Another Example: CC (Levels 1000 sq.ft of gravel at (\$1per sq.ft)= \$1000

Auditor assumes 100% LABOUR (RAKE ONLY TOOL REQUIRED)

\$1000x 100% x WCB RATE\$6.43 per \$100= \$64.30

WORKS ARE 99% Residential (homeowners home).

2- Why are not house owner not required to get the clearance apparently required when hiring a contractor?

3- Why is a contractor, only required to get clearance when hiring another contractor for homeowners home?

4- Why does it appear to apply (WCB Act get clearance) only to certain companies, especially construction?

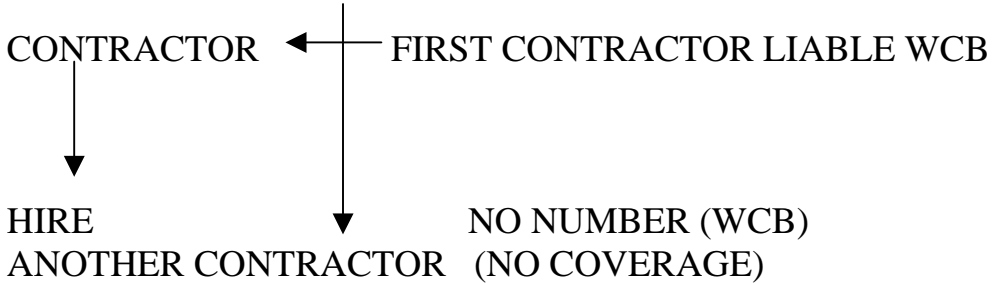
A- Hair Salon Co. who hires sub/commission hairstylists, barbers etc. DOES NOT NEED WCB.

B- HOMEWONER who hire a contractor/developer to re landscape yard- does not need WCB or does not need clearance etc. either any injury would not be covered by WCB and liability is on the homeowner/contractor.

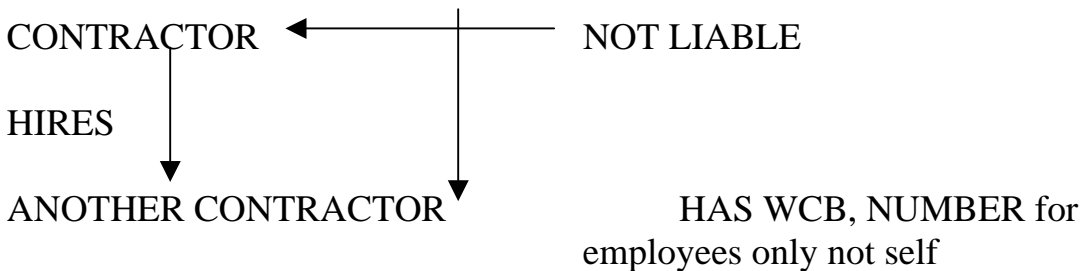
C- A contractor who has coverage for all hourly employees but not on his or herself. The contractor is allowed to work for another contractor

(WITHOUT HIS EMPLOYEES) and be O.K. (CLEARED) because he/she is exempt at choice.

EXAMPLE



BUT



5- Why is it then OK for the contractor to work by him/herself without coverage/liability for another contractor only having a firm NO.

PERSONNEL SUMMARY by AA A Company

I Roger Debusschere, own and operate a small seasonal concrete company and have been audited by a Mr. E of the WCB.

After a few unexpected meetings with Mr. E (E I believe) we have accrued a new debt of \$7,703.05. I mean by unexpected meetings is we have caught (after reports) peering through windows of a house my wife and in laws are constructing.

Mr. E has not explained his conducts or explanations of the questions I am asking EXCEPT that he says that I'm talking in circles and that all payments I've made (we provide 3 years of cheques—to any company, trades, etc. without coverage we AAA) are liable for their coverage.

As I mentioned, earlier, this is false. You may contact any person I hire past or present and all person's verbally agreed they were on their own for coverage, insurance, etc, as I Roger Debusschere , AM.

I am exempt, because I have a firm NO. for my employees when hired (seasonal).

This means a contractor can hire me without being liable because I have a "NO." for employees. Why would I not believe the same thing applies when a contractor (SUB or not) would not be exempt TOO? HE/SHE would be, if he had a firm NO. for his/her employees ONLY. So many loopholes, exceptions, lack of information and because I choose to get a worker's Comp NO. for seasonal employees. We (AAA) have to pay all contractors in the past of all their premiums.

EVEN WHEN THEY KNEW AND WRE INFORMED WITH AGREEMENTS THAT WE (AAA) WERE NOT LIABLE FOR ANY INJURIES.

I KNOW OF PERSONAL INSURANCE AND KNOW TO PURCHASE DISABILITY INSURANCE BECAUSE NO ONE IS LIABLE FOR ME:

- 1- WHY DO I NOW HAVE TO PAY PAST PREMIUMS ON OTHERS WITH NO COVERAGE?
- 2- WHY DO I NOW HAVE A BAD STANDING AND CANNOT BE CLEARED TO WORK FOR OTHERS?
- 3- Why is it that they (other contractors) we hire have a no.- BUT be exempt like me it would be then OK?

WE AAA have been clearing less than \$2000 in net income, also my family is still suffering from an accident was in 2 years ago and have had limited coverage. With all premiums paid in autopac OUR FAMILY HAS BEEN CUT OFF FROM TREATMENT AND LOSS INCOME.

We are losing confidence in government run programs and institutions.

I ask again how I could be responsible for a debt that could double because its still under review by WCB (Mr.E).

- I didn't know of such an act
- -MY PAST 3 ACCOUNTANTS didn't know
- The past 8 weeks I've asked dozen of companies, contractors and they didn't know
- I've asked workers comp. How is it so that we could not know that before a contractor hiring another contractor they are responsible to get clearance first or be liable for premiums.

Workers Comp. Mr. E says that it's a law around since 1989 and contractors are usually informed by mail or only when informed directly by workers comp. In a audit or accounting concerns etc.

After speaking to dozens of personnel about this Act people have responded by saying

-1 IGNORED LETTERS ADDRESSED FROM WCB because they didn't believed it applied to them

-2 SOME PEOPLE NEVER OOPENED SUCH LETTERS FROM WCB  
and treated the ENVELOPE like they ere a letter from a clearing house  
-3 WOULD CONTRACTOR S FROM THE PAST I—AND WOUNDED  
/INJURED THEMESELVES FORM OUR SITE BE COVERED NOW?  
SOME HAVE AND DID NOT HAVE WCB.