

**Submission
No 49**

**INQUIRY INTO NSW WORKERS COMPENSATION
SCHEME**

Name: Mr Sean Fox

Date received: 11/05/2012

The Elephant in the room regarding workers compensation is that sole traders are not eligible to take out workers compensation for themselves. A vast number of sole traders are employed in construction who in the event of an accident are covered by a main contractor or land owners insurance but no premium is paid for this cover. This is because the legislation regarding workers compensation for sole traders is unclear or simply not known by developers, landlords and sole traders alike. Consequently a worker is insured for workers compensation but is not known by the insurance agent unless a claim is made because of an accident. A simple full workers compensation insurance for sole traders who can then show a certificate of currency when taking on work would raise revenue for the insurance scheme by all insured paying a premium. The added benefit is that unsuspecting developers and landlords will not be hit with workers compensation claims for workers they did not realise they had to provide cover for.