

Farm coverage in Saskatchewan

Do I need to register?

In [The Workers' Compensation Act, 2013](#) (the Act), coverage for farms and ranches in Saskatchewan is voluntary.

How do I apply?

When completing your [Employer Registration form](#), you can apply for voluntary farm coverage. Your coverage will be effective as of 12:01 a.m. on the day after we receive your completed form.

What happens if I register?

Once the WCB approves your voluntary farm coverage, all of your workers and contractors will be covered. You must notify your workers of the date when the coverage takes effect.

You will be subject to the same benefits and obligations as employers with mandatory coverage.

You will be protected against lawsuits from a workplace injury. Workers who experience a workplace injury will be covered for earnings loss (wage-loss) replacement and medical expenses.

Do I need to cover my family members?

Yes. Most family members who are paid a wage are entitled to WCB coverage. The exceptions are the spouse of a proprietor or partner. Coverage for proprietors, partners and/or their spouse is voluntary.

Do I have to apply each year?

Your voluntary farm coverage will be in place until you cancel in writing with the WCB.

How does the WCB calculate coverage premiums?

Each year, you must complete an [Employer's Payroll Statement \(EPS\)](#) to report your actual gross payroll for the previous year and indicate your payroll estimate for the current year. The WCB uses this information to calculate your coverage premiums per employer.

The same rate percentage applies to all workers, the farmer, their spouse and their children.

Premiums for workers are calculated based on the actual wages you pay them.

If you choose [optional personal coverage](#), your premiums will be based on the amount of coverage you choose.

If you need more information on how the WCB determines coverage premiums, visit wcbask.com/premium-rates-and-how-theyre-set. You can also contact employer services at employerservices@wcbask.com or 1.800.667.7590.

What are wages?

Wages are your total gross earnings before deductions. You must report the wages of all workers to the WCB so that we can determine the amount of your premiums.

If you provide workers with complimentary room and/or board, farm produce or other taxable benefits, you must include as wages.

Who pays the premiums?

As the employer, the farmer pays the premiums on behalf of their workers.

When are premiums due?

The first instalment of your premiums is due within 30 days of your assessment and the balance is due by Sept. 1.

What if my farm is incorporated?

Coverage for incorporated farms is still optional. If an application for coverage is made, all workers are covered.

Effective Jan. 1, 2025, the definition of a worker changed under the Act and no longer includes directors receiving wages reported on a T4. As a result, directors of a corporation will no longer be considered workers and will no longer have automatic WCB coverage. Directors may be able to purchase optional personal coverage with the WCB. Learn more at wcbask.com/optional-personal-coverage.

Does farm coverage apply when I exchange workers with other farmers?

When farmers who each have coverage exchange labour, all workers are covered. If you have coverage and exchange labour with a farmer who doesn't have coverage, their workers are protected by your coverage.

How do I cancel my voluntary coverage?

You must request to cancel your voluntary coverage in writing.

Email:

employerservices@wcbask.com

Mail:

Saskatchewan Workers' Compensation Board
Employer Services
200-1881 Scarth St.
Regina, SK S4P 4L1

We will cancel your coverage the day we receive your written request.

We can cancel coverage if you do not pay premiums by the due date or do not comply with WCB regulations.

What if a worker on my farm is injured?

You must report the worker's injury to the WCB within five days of learning about it.

Report the workplace injury using the [Employer's Initial Report of Injury \(E1\) form](#). Your worker needs to report the injury using the [Worker's Initial Report of Injury \(W1\) form](#).

Both forms are on the WCB's website:

E1 form: wcb.sask.ca/how-report-work-injury

W1 form: wcb.sask.ca/w1