PERSONAL COVERAGE

You may need it!

December 2025



BENEFITS

HEALTH CARE BENEFITS

Includes, but not limited to, chiropractic services, physiotherapy, medical and dental treatment, medical supplies and assistive devices, medications, occupational therapy, psychologist or counsellor services, etc.

TEMPORARY WAGE LOSS BENEFITS

To reduce the financial impact of missing time from work without pay.

IMPAIRMENT AWARD

If your work-related injury or illness results in a measurable and permanent impairment.

VOCATIONAL REHABILITATION

If you are unable to return to your pre-injury employment.

LONG-TERM WAGE LOSS BENEFITS

If you are unable to eliminate your loss of earnings.

What is Personal Coverage?

Personal Coverage is voluntary workers compensation coverage that provides the same benefits and protection as workers have under the *Workers Compensation Act*.

Who is Personal Coverage for?

- Proprietors and partners of non-incorporated businesses
- Independent operators
- Owners and directors of a corporation*

*A *director of a corporation* is part of the Board of Directors or is appointed by the shareholders to manage the corporation, to participate in board meetings, to make decisions, and to make sure the corporation's obligations are fulfilled.

If you are employed as a director with an employer - like a Director of Operations, a Director of Communications, a Director of Quality Assurance, etc. - and you receive a regular pay cheque with payroll deductions, you are likely already covered as a worker under the *Workers Compensation Act*.

What are the benefits of Personal Coverage?

Personal Coverage provides benefits and services to assist you during recovery and to reduce the impact of a work-related injury or illness. The benefits you may be entitled to will depend on the nature of your work-related injury or illness, and your ability to work.

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How much does Personal Coverage cost?

The cost of Personal Coverage depends on the amount of coverage you select, when you purchase it, and the rates associated with your business and industry. Current rates are available on the WCB website at **wcb.pe.ca**.

Example:
Your business/industry rate is $1.51 for every $100 of earnings, and you earn $50,000.



Please note that there is a minimum $50 premium for Prince Edward Island residents and $100 for non-residents for this coverage.

How much Personal Coverage should I purchase?

It is important to base the amount of coverage you purchase on your actual personal earnings. The WCB sets an annual earning range from which you can choose. For 2026, the range is a minimum of $17,860 and a maximum of $89,300.

Why is it important to have Personal Coverage?

- It may be your only source of income if you can't work due to a work-related injury or illness.
- When you need a WCB Clearance Letter to work or bid on contracts.
- For the same benefits and protection as workers have under the *Workers Compensation Act*.

How do I apply for Personal Coverage?

Fill out the Personal Coverage Application form available on the WCB website **wcb.pe.ca** and send it to us at **safetymatters@wcb.pe.ca**. If you are an Independent Operator, you must also fill out the Independent Operator Checklist.

Where can I get more information?

If you have questions about Personal Coverage, please contact the WCB's Employer Services at **902-368-5680** or toll-free in Atlantic Canada at **1-800-237-5049**. You can also reach us by email at **safetymatters@wcb.pe.ca** or visit our website at **wcb.pe.ca**.

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