

DOMESTIC WORKERS COMPENSATION FACT SHEET

What does our standalone Domestic Workers Compensation cover?

- People who employ occasional, casual or permanent workers to assist with “domestic or private household” work around their private home.
- “Domestic or private household” work generally consists of activities or duties undertaken in connection with the day to day running of the household. (e.g. cleaning, ironing, washing, etc) in or about a private residence.
- The policy is normally issued under the name of house owners and/or occupiers.
- A single domestic workers policy can be issued if the insured owns more than one property and none are used for income generating purposes.
- This is a separate cover that is only available in TAS, NT, ACT, WA.



What types of Domestic Workers Compensation policies are available?

- **Permanent**, which covers workers who work more than 2 days per week.
- **Occasional**, which covers employees who work 2 days or less per week. This option is not offered in NT.

What are the key differences between the two policy options?

- Domestic Permanent workers usually work more than 15 hours per week, or 2 shifts of at least 7.5 hours a day each.
- For TAS, ACT and WA customers, the employee is deemed permanent if they work for more than 2 shifts a week.

- In NT, an employee is defined as a worker if their earnings are more than 20% of the NT average weekly earnings, based on the annual state wages average.
- NT only offers the domestic permanent policy option.

What scenarios require a general Workers Compensation (WC) policy instead of a Domestic Workers Compensation (DWC) policy?

- If the employer conducts a business from home and employs others. For example: a cleaner employed to clean rooms after a guest vacates an Airbnb.
- If the workers are employed by a Body Corporate (Proprietors of a Strata Plan). For example: caretakers, cleaners and gardeners who work at a Strata Title property.
- If a private householder owns a separate dwelling which is leased out as a rental property, then any domestic employee engaged by the owner at the rented premises requires a general Workers Compensation policy.
- If domestic workers are engaged on farms or in hotels or motels.
- If the worker is employed by an Owner-Builder in ACT, TAS, NT, who are licensed builders and are seen as conducting trade or business. Appropriate Workers Compensation industry codes are applied even when the “building” activities may be carried out on the owner builders’ own private residences.
- WA house owners who are Owner Builders do not require a Workers Compensation policy unless they are involved in the Building Industry.

KNOW NOW

If you have any further questions, please contact GIO Workers Insurance at workerscomp_product@suncorp.com.au