



Occupational Health & Safety in Real Estate

Presented to: BC Real Estate Association

Presented by: Cheryl Dulay, OH&S Consultant, WorkSafeBC

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Agenda

- 1 WorkSafeBC intro
- 2 H&S Roles and Responsibilities
- 3 Creating a Safe Working Environment

WorkSafeBC

Who we are

- Provincial agency dedicated to promoting safe and healthy workplaces across BC,
- Partner with workers and employers to prevent work-related injury, disease, and disability,
- Our services include education, prevention, compensation and support for injured workers, and no-fault insurance to protect employers and workers,
- Serve more than 2.6 million workers and close to 270,000 registered employers in BC

Divisions

WorkSafeBC

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graph TD; A[WorkSafeBC] --> B[Prevention Services]; A --> C[Claims and Rehabilitation Services]; A --> D[Assessments];
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Prevention Services

Claims and Rehabilitation
Services

Assessments

OHS Consultation & Education Services

Resources

- We have over **15,000 videos, brochures, booklets, and bulletins** on worksafebc.com
- Our resources are used by employers to train and support their staff
- Other organizations around the globe see our materials as best practices

Partnerships

- We provide over **\$18 million in funding** and partner with 12 health and safety organizations across BC.
- This funding supports their work with employers to address safety hazards unique to their industry.
- Learn more about our partnerships at [Health and safety associations - WorkSafeBC](#)

Outreach

- We participate in **trade shows, seminars, and conferences** to promote our message and mandate
- We run contests and promotions to engage the public, like the annual student safety video contest.

Healthy and Safe Workplaces

A safe and healthy workplace not only protects workers from injury and illness, it can also lower injury/illness costs, reduce absenteeism and turnover, increase productivity and quality, and raise employee morale.



Roles & Responsibilities

General Duties

(Workers' Compensation Act)

- Establish a valid occupational health and safety program.
- Train your employees to do their work safely and provide proper supervision.
- Fix problems reported by workers.
- Report all injuries to WorkSafeBC that required medical attention.
- Investigate incidents where workers are injured.
- Submit the necessary forms to WorkSafeBC

Employers



- Ensure the health and safety of all workers under your direct supervision.
- Know the WorkSafeBC requirements that apply to the work under your supervision and make sure those requirements are met.
- Ensure workers under your supervision are aware of all known hazards.

Supervisors



- Be alert to hazards. Report them immediately to your supervisor or employer.
- Follow safe work procedures and act safely in the workplace,
- Co-operate with worker health and safety representatives,
- Get treatment quickly should an injury happen on the job and tell the health care provider that the injury is work-related.
- Follow the treatment advice of health care providers.

Workers



Worker Rights

- The right to know about hazards in the workplace,
- The right to participate in health and safety activities in the workplace,
- The right to refuse unsafe work.



**Creating a Safe and Healthy
Workplace**

The Basics

- Know about rights and responsibilities for health and safety
- Manage the risks in the workplace
- Develop a health and safety program
- Ensure workers are trained and oriented
- Investigate and report incidents



Types of Risks/Hazards

Musculoskeletal Injuries



- Overexertion
- Slips/trips/falls
- Repetitive Motion
- Awkward Postures

Psychological Safety



- Workplace B&H
- Working Alone
- Workplace Violence
- New and young worker orientation

Resources

Employer Online Portal

My Health and Safety Resources

Health and Safety tools

Publications

MSI Risk Assessment

Towards a Respectful Workplace


Working Alone Handbook

WorkSafeBC.com


MSI tools

Developing Workplace Bullying and Harassment Procedures

Questions?



Where would you go if you had questions about workplace safety or about the Occupational Health and Safety Regulation?



How would you report a Health and Safety Concern



Where would you find resources for specific health and safety topics such as working alone or workplace bullying and harassment?

A close-up photograph of a person's hand holding a blue pen, poised to write on a document. The background is blurred, showing a desk and other papers. The text is overlaid on the image.

BCREA Community of Practice

Courtney Ehinger | Research & Evaluation Analyst | Assessments
August 9, 2023

Agenda

- What is Coverage with WorkSafeBC?
- What is Status?
- How is Status Determined?
- When is Registration Mandatory?
- When is Registration Optional?
- Personal Optional Protection
- How Do I Check Registration Status?

What is Coverage with WorkSafeBC?

WorkSafeBC coverage is a no-fault insurance system that protects both the employers who pay for it and the workers who receive benefits.

Employers are protected from lawsuits by workers who are injured on the job. Workers cannot sue employers. Employers contribute to the accident fund by paying premiums based on payroll.

Workers are always covered (the cost of health care, rehabilitation services, and wage loss benefits) even if the employer was or is not registered.

What is Status?

Status is a determination made by our Assessments Department that tells us where you land in our system and what your rights and responsibilities are. Only Assessments staff can make this decision.

Employer → Mandatory registration, reports payroll & pays premiums.

Worker → Automatically covered, cannot sue employers for injuries or illnesses.

Independent Operator → Coverage is optional.

Other (Volunteer, etc.) → Outside of the scope of *The Workers Compensation Act*

How is Status Determined?

We look at a variety of factors when determining status:

- The type of business (corporation, partnership, proprietorship, etc.)
- Whether or not workers are employed
- Is there an independent business existence?
 - Control
 - Chance of profit or loss
 - Business integration
 - Major equipment

When is Registration Mandatory?

All employers are legally required to have WorkSafeBC coverage unless an exemption applies.

If you employ any workers, including unregistered subcontractors, you may be an employer. This applies even if you are self-employed, a partner, a corporation, or any other type of legal entity.

IMPORTANT: If you have incorporated, you are an employer. The corporation is a separate legal entity from its shareholder and the shareholder automatically becomes a worker.

When is Registration Optional?

If you are self-employed (not incorporated) and do not employ workers, you are not required to register with WorkSafeBC, but optional coverage may be available to you.

If you are interested in this optional coverage, submit an application online and one of our Registration Officers will review and confirm your eligibility.

Note: If you're unincorporated and employ workers, you can still apply for POP for yourself. You are NOT covered if you only have worker coverage.

Personal Optional Protection

Employers (not incorporated) and independent operators are eligible.

- Minimum \$2,700 in coverage for 2023
- Maximum \$9,400 in coverage for 2023
 - Note that coverage over \$5,000 requires proof of income
- One month minimum, after that you can cancel any time

If you are injured, POP coverage will pay wage-loss benefits based on 90% of the coverage amount you select.

How Do I Check Registration Status?

Anybody can check the registration status of a firm and see if the firm is up to date on their reporting and remitting requirements by pulling a clearance letter.

Clearance letters are available on our website and will confirm if a firm is active or cancelled as well as whether it is in good standing or delinquent.

If you are unable to locate a firm, it is likely that they are not registered or are registered under a different name.

Questions?