



## ONE EMPLOYER, ONE POLICY

An Employer must have only one Policy of insurance. A Scheme Agent must not issue more than one Policy of Workers Compensation insurance to any Employer, except to provide cover in respect of domestic Workers. A Scheme Agent must not issue a Policy of insurance to an Employer who already holds a Policy with any Scheme Agent or other Licensed Insurer. For further information, see operational instruction 2.3.

Before a new Policy is issued, or an existing Policy is renewed, a Scheme Agent must take all necessary steps to ensure that each Employer is issued with only one Policy of insurance.

All Policies must be in the name of a legal entity – ie. an individual, a corporation or a partnership. Sufficient information must be retained on the Policy file to prove the Policy is held in the name of the legal entity that is the Employer – and list all trading names on the Policy.

### References

*Workers Compensation Act 1987*, section 155

Operational instruction 2.3

Deed, Schedule 2, clause 2.1.1

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Page 1 of 1	TRIM file: 2005/047720 File no: D05/056438