



Date 1 July 2026

Recitals

1. Section A of this Policy mostly contains provisions prescribed pursuant to section 159 of the *Workers Compensation Act 1987*.

Note: The notes to clause 24 numbered 1, 2 and 3 do not apply to this Policy.

2. Section B of this Policy contains provisions in relation to the calculation of premiums.
3. Section C of this Policy contains endorsements.

Section A

Part 1 Preliminary

1. Policy definitions

Term	Definition
Employer	the person insured under this Policy, being the person named as the Employer in the Schedule of Employer Particulars.
Insurer	the insurer of the Employer under this Policy, being the person named as the Insurer in the Schedule of Employer Particulars.
Period of insurance	the period specified in the Schedule of Employer Particulars as the period during which this Policy is in force, and any subsequent period in respect of which this Policy is duly renewed.
Schedule of Employer Particulars	the Schedule most recently issued by the Insurer to the Employer as the Schedule of Employer Particulars in respect of this Policy.
The Act	the <i>Workers Compensation Act 1987</i> and includes the <i>Workplace Injury Management and Workers Compensation Act 1998</i> .
The Proposal	the Proposal for insurance in respect of which this Policy is issued (made by the Employer to the Insurer).
Worker	As defined in the Act, including the extended meaning it has due to Schedule 1 (Deemed employment of workers) to the Act.

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2. Proposal and schedule form part of this Policy

The Proposal is the basis of this contract of insurance. Both the Proposal and the Schedule of Employer Particulars are considered to form part of this Policy.

Part 2 Cover provided by Policy

3. What the Insurer is liable for

The Insurer will indemnify the Employer against the following sums for which the Employer becomes liable during or in respect of the period of insurance:

- a) compensation that the Employer becomes liable to pay under the Act to or in respect of any person who is a worker of the Employer (including any person to whom the Employer is liable under section 20 of the *Workers Compensation Act 1987*),
- b) any other amount that the Employer becomes liable to pay independently of the Act (but not including a liability for compensation in the nature of workers compensation arising under any Act or other law of another State, a Territory or the Commonwealth or a liability arising under the law of another country) for any injury to any such person (not including liability in respect of an injury, suffered by a person other than such a worker, arising out of any rescue or attempted rescue),
- c) costs and expenses incurred with the written consent of the Insurer in connection with the defence of any legal proceedings in which any such liability is alleged.

The Insurer will not indemnify the Employer for the Employer's liability for GST payable on the settlement of a claim.

4. Businesses and industrial activity to which Policy applies

This Policy applies to a business or industrial activity described in the Schedule of Employer Particulars. The Employer can change the businesses or industrial activities to which this Policy applies by giving written notice to the Insurer. The Schedule of Employer Particulars will be deemed to have been updated to reflect any notice of change provided by the Employer. The premium payable for this Policy is to be adjusted in accordance with any change in the businesses or industrial activities to which this Policy applies.

5. Insurer is directly liable to workers

The Insurer (including the Employer) is directly liable to any worker and (if the worker is deceased) to the worker's dependants or other persons to pay the compensation under the Act or other amount independently of the Act for which the Employer is liable and indemnified under this Policy. This means that a claim can be made, and action taken directly against the Insurer.

6. Insurer is bound by judgements etc. against Employer

The Insurer is bound by and subject to any judgement, order, decision or award given or made against the Employer, in respect of any liability for which the Insurer is liable to indemnify the Employer under this Policy.

7. Premium

The premium for this Policy is calculated in accordance with clause 29.

Note: this Policy is exempt from the application of the Workers Compensation Market Practice and Premiums Guidelines as per section 7A of the *Workers Compensation Act 1987*.

Part 3 Conditions of Policy

8. Employer must give Insurer notice of injury to worker

The Employer must notify the Insurer within 48 hours after becoming aware that a worker has received a workplace injury.

9. How notices are to be given

- a) Notices to be given under this Policy to the Insurer are to be given by being delivered, posted or transmitted electronically to the address of the Insurer last notified to the person giving the notice.
- b) Notices to be given under this Policy to the Employer are to be given by being delivered, posted or transmitted electronically to the address of the Employer last known to the Insurer.
- c) The notification of injury required by clause 8 is to be given to the Insurer in the manner required by subclause (a) or in such other manner as the Insurer indicates to the Employer that the Insurer will accept.

10. Employer not to make admissions etc.

The Employer must not, without the written authority of the Insurer, incur any expense of litigation, or make any payment, settlement or admission of liability in respect of any injury to or claim made by any worker.

11. Defence of proceedings

The Insurer can use the name of the Employer in respect of anything indemnified under this Policy, including the bringing, defending, enforcing or settling of legal proceedings for the benefit of the Insurer. The Employer must comply with all reasonable requests by the Insurer for information, assistance and documents to enable the Insurer to settle or resist a claim.

12. Subrogation

The Insurer can use the name of the Employer in any proceedings to enforce, for the benefit of the Insurer, any order made for costs or otherwise. The Insurer has the right of subrogation in respect of all rights which the Employer may have against any person/s who may be responsible to the Employer or otherwise in respect of any claim for any injury covered by this Policy. The Employer must execute such documents as may be necessary for the purpose of vesting any of those rights in the Insurer, as and when required to do so by the Insurer.

13. Precautions to prevent injury

The Employer must take all reasonable precautions to prevent injury.

14. Alterations and repairs following injury

So far as is reasonably practicable, the Employer must not alter or repair any work, machinery, plant, way or appliance after an injury to a worker occurs in connection with it, until the Insurer has had an opportunity to examine it or has consented to the alteration or repair being made.

15. Insurer's right of inspection

The Insurer is entitled to inspect at any reasonable time any work, machinery, plant, way or appliance used in the Employer's business or industrial activity.

16. Assignment

An assignment of interest under this Policy does not bind the Insurer, unless the written consent of the Insurer to the assignment has been obtained.

17. Renewal of Policy

The period of each renewal is 12 months, or such shorter period as the Insurer and the Employer agree to before renewal. This Policy is renewed on the expiration of the current period of insurance to which it applies, except where:

- a) the Employer has given written notice to the Insurer (prior to the expiration of the current period of insurance) that renewal is not required; or
- b) the Insurer has given the Employer notice in writing not less than 14 days prior to the expiration of the current period of insurance that the Insurer refuses to renew the Policy, but the Insurer cannot refuse to renew this Policy unless the State Insurance Regulatory Authority (**the Authority**) has given its prior consent in writing to the refusal.

18. Cancellation of Policy

- a) The Insurer may cancel this Policy at any time if the Insurer has first obtained written consent from the Authority.
- b) The Insurer cannot cancel this Policy without that consent except in any circumstances approved by the Authority and specified in this Policy.
- c) The Insurer cancels this Policy by giving notice of cancellation in writing to the Employer.
- d) The cancellation takes effect on the cancellation day notified in the notice of cancellation, however that day must not be less than 7 days after the notice of cancellation is given to the Employer.
- e) Section 184 of the 1987 Act applies as if the Policy had been cancelled under that section.

19. No waiver or alterations

A provision of this Policy cannot be waived or altered unless the consent of the Insurer has been previously obtained and signified by endorsement on this Policy.

20. Employer must advise Insurer if unable to provide suitable work requested by injured worker

If a worker employed by the Employer is partially incapacitated for work as a result of an injury and requests the Employer to provide suitable employment for him/her and the Employer does not immediately provide suitable employment, the Employer must promptly notify the Insurer of the following:

- a) the fact of the worker's request and that the Employer has not provided suitable employment; and
- b) any proposal to provide or arrange for suitable employment for the worker, having regard to the certificate of capacity which the worker supplies and to the Employer's return to work program (if any) or otherwise.

21. Employer must advise change of business or industry

The Employer must notify the Insurer, as soon as practicable, of any change in the business or industrial activity carried on by the Employer.

22. Records to be kept of wages

The Employer agrees to allow the Insurer to inspect the records kept by the Employer under section 174 of the 1987 Act.

Note: Section 174 of the 1987 Act requires the Employer to keep certain records (such as records of wages paid to workers) and requires the Employer to keep those records for at least 5 years. The section gives the Authority certain rights to inspect those records.

22A. Insurer's right of access

- a) If the Employer has failed to pay a premium by more than 24 hours after the due date in accordance with the Employer's obligation in clause 29(b) of this Policy, the Insurer will have a right of access to the Employer's books at all reasonable times.
- b) The Insurer may invoke the right of access under clause 22A(a) in the event of a failure to pay a premium during the current insurance year, or in the event of a failure to pay a premium during a past year in which the Employer had a policy of insurance with the Insurer, and the past failure is extant.
- c) If the Insurer has a right of access under clause 22A(a):
 - 1) the Insurer must give at least 24 hours written notice to the Employer of the time and place of entry onto the Employer's premises or other premises where the books are kept in order to exercise the right of access;
 - 2) the Employer will permit and facilitate a representative of the Insurer who is authorised in writing for the purposes of clause 22A(c) to enter onto the Employer's premises in order to inspect the books in hard copy or soft copy form as the representative may require;
 - 3) the representative may take copies of the books or any part of them as the representative may require;
 - 4) the representative will comply with any reasonable work health and safety requirements while on the Employer's premises for the purposes of clause 22A(c); and
 - 5) the Employer will pay the Insurer's costs of and incidental to exercising the right of access and inspecting the Employer's books, as if the Insurer had been awarded party/party costs in the Supreme Court of New South Wales.
- d) The Employer's "books" referred to in clause 22A has the same meaning as "books" defined in section 9 of the *Corporations Act 2001*, which includes the "financial records" to which a director of a company has access under section 290 of the *Corporations Act 2001*.
- e) The purpose for which the Insurer may exercise its right of access under clause 22A(a) is to determine whether there are reasonable grounds for suspecting that the Employer is insolvent or would become insolvent, within the meaning of section 588G(1)(c) of the *Corporations Act 2001*.

23. Cover conditional on employer complying with Policy, Act and regulations

The indemnity provided by this Policy is conditional on compliance by the Employer with the provisions of this Policy, the Act and the regulations under the Act.

24. Act and regulations form part of Policy

This Policy is subject to the provisions of the Act and the regulations under the Act and those provisions are taken to form part of this Policy.

Notes

1. *Recovery of excess from Employer*

Under section 160 of the 1987 Act, the Employer is required to repay the prescribed excess amount in respect of each claim for weekly compensation paid by the Insurer.

An Employer is not required to make the repayment to the extent that the Insurer either offsets the amount against compensation duly advanced by the Employer to the claimant worker or makes an appropriate debit against any amount standing to the Employer's credit for premiums.

2. *Disputes about premium*

If the Employer disputes the premium for this Policy calculated by the Insurer, clause 31 of this Policy provides for an internal review procedure.

3. *Domestic (or similar) workers*

If this Policy is issued for domestic or similar workers (including when this Policy forms part of a household insurance package) it is to be read as if:

- (a) the reference to the Employer carrying on business were a reference to the Employer employing domestic or similar workers; and
- (b) the provisions in clause 4 for the Employer to notify a change of business or industrial activity were omitted, and the provisions of clauses 17 (Renewal of Policy) and 21 (Employer must advise change of business or industry) were omitted.

4. *Workplace injury management*

The Employer of an injured worker who has been totally or partially incapacitated for work has certain obligations under Chapter 3 of the *Workplace Injury Management and Workers Compensation Act 1998*, including an obligation under section 49 to provide suitable employment if the worker is able to return to work. It is a condition of this Policy that the Employer must comply with the requirements of that Chapter, but only if the Insurer has taken appropriate steps to ensure that the Employer is made aware of those obligations.

Section B

Part 4 Introduction

25. Specialised Insurer

CMI is taken to be a licensed insurer that is a specialised insurer for the purposes of the 1987 Act and is exempted from the Workers Compensation Market Practice and Premiums Guidelines.

26. Employers to insure with CMI

CMI has exercised its power under section 31 of the CI Act to require employers in the coal industry in New South Wales to effect all workers' compensation insurance relating to their workers in that industry with CMI.

27. Severability

If the whole or any parts of Sections B and C of this Policy are or become unlawful, invalid or unenforceable, the legality, validity or enforceability of the remainder of this Policy shall not be affected and shall be read as if those parts had been severed.

28. Definitions

In Sections B and C of this Policy:

Term	Definition
Business	same meaning as in Division 2B of Part 7 of the Act.
CI Act	<i>Coal Industry Act 2001 (NSW)</i> .
CMI	Coal Mines Insurance Pty Ltd, the workers compensation company approved under section 9 of the CI Act to provide workers compensation schemes in relation to workers engaged in the coal industry.
Contractor	a person (which may be an individual or a corporation) that has entered into a contract with the Employer to undertake the whole or any part of the Work; and Contractors is the plural of Contractor.
Policy period	the period or periods when the Employer has been insured by the Insurer under any policy or policies of insurance, which period may exceed 12 months.
Predecessor	a person is the predecessor of the Employer if: <ul style="list-style-type: none"> ➤ the Employer has acquired or otherwise come into possession of the business of the person; or ➤ the Employer has, during any policy period, employed workers who at any time constituted all or a majority of the



Uninsured claimant	workers employed, during any policy period, by the person and those workers have carried out activities or performed services for the Employer that were the same or similar to activities carried out or services performed by those workers for the person.
Wages (worker)	a contracting party down the contracting chain from the Employer that undertakes the whole or any part of the Work and that does not maintain a policy of insurance with the Insurer. The applicable Coal Mines Insurance Definition of Assessable Wages and includes payment (whether by way of commission, fee, reward or otherwise) to deemed employees and some categories of contractors (whether the person's appointment is written or verbal and referred to as a contract, agreement, arrangement or engagement) by reason of which the person paid is deemed to be a worker after deducting such amount of costs necessarily incurred by that person in performing that contract.
Work	work to be undertaken by the Employer in the course of or for the purposes of the Employer's trade or business.

Part 5 Premiums

29. Premium calculation

- a) The premium for this Policy is calculated in accordance with the premium rate or rates set by the Insurer applied to:
- 1) the aggregate amount of wages paid or allowed to workers during each period of insurance; and
 - 2) the incurred cost of claims for indemnity made under this Policy against the Insurer for workers' compensation insurance,

subject to a minimum premium as set by the Insurer. The minimum premium will be higher than the premium calculated in accordance with the formula in sub-clauses 29(a)(1)&(2) in circumstances where the amount of wages referred to in sub-clause 29(a)(1) is less than the threshold amount determined by the Insurer for the minimum premium to be payable.

- b) The Employer must pay the Insurer the premium determined by the Insurer for this Policy by the due date specified in writing by the Insurer. If a due date is not specified in writing by the Insurer, the due date is the commencement date of the period of insurance.
- c) If the Employer fails to pay the full amount of the premium by the due date for payment of the premium, the Employer must pay a late payment fee on the amount in respect of the period from that date until the date of payment at such rate:

- 1) as the Insurer determines from time to time for the purposes of this clause; or
 - 2) if the Insurer makes no such determination, at the prescribed rate for a late payment fee on unpaid premiums. The prescribed rate is that in section 172 of the *Workers Compensation Act 1987* (calculated in accordance with the Workers Compensation Market practice and Premiums Guidelines). The interest rate and calculation method will be determined at our discretion or as stipulated in relevant agreements;
 - 3) in addition to late the application of late payment fees, the insurer has the right to engage third parties through debt management procedure to collect from the Employer money owed to the insurer. Subject to relevant legislation, the Employer must pay reasonable costs in recovering that money.
- d) The Employer must:
- 1) as soon as practicable but not later than 60 days after the commencement date of each period of insurance, supply the Insurer with a declaration in a form approved by the Insurer, duly completed, which contains a reasonable estimate of worker numbers and the wages that will be payable by the Employer during the period of insurance to which the declaration relates; and
 - 2) as soon as practicable but not later than 28 days after receiving written notice from the Insurer (which notice may be given in hard copy or electronically), supply the Insurer with a declaration in a form approved by the Insurer, duly completed, which contains a reasonable estimate of worker numbers and the wages that will be payable by the Employer during the period of insurance to which the notice relates.
- e) The Insurer may serve the notice in clause 29(d)(2) on the Employer more than once during the period of insurance in the event the Insurer believes that the Employer's estimate of wages has changed by more than 25%.
- f) The Employer must:
- 1) as soon as practicable but not later than 60 days after the end of each period of insurance, supply the Insurer with a declaration in a form approved by the Insurer, duly completed, which contains a full and correct declaration of worker numbers and wages that were paid by the Employer during the period of insurance to which the declaration relates; and
 - 2) as soon as practicable but not later than 28 days after receiving written notice from the Insurer (which notice may be given in hard copy or electronically), supply the Insurer with a declaration in a form approved by the Insurer, duly completed, which contains a full and correct declaration of worker numbers and wages that were paid by the Employer during the period of insurance to which the notice relates.

- g) The Insurer may adjust the premium payable on the basis of a change in relevant wages details. In this sub-clause:
- 1) **relevant wage details** means the information as to wages payable or paid to workers on the basis of which the amount of the premium payable for the issue of this Policy is determined by the Insurer; and
 - 2) a change in relevant wage details occurs when:
 - i) the Employer changes the Employer's estimate of the wages that will be payable to workers during a period of insurance by more than 25%;
 - ii) the Employer knows, or ought reasonably to know, that the Employer's estimate of the wages that will be payable to workers during a period of insurance, has changed by more than 25%;
 - iii) the wages actually paid to workers during a period of insurance is different to the amount of wages estimated to be payable during that period, by any amount.
- h) The Employer must pay any amount that becomes due as a result of any such adjustment of the premium. If the Employer fails to pay the full amount of the adjusted premium within 28 days of the date for payment stipulated in an invoice from the Insurer for the adjusted premium, the Employer must pay a late payment fee on the amount in respect of the period from that date until the date of payment at the rate specified in clause 29(c).
- i) The Employer must provide updated worker numbers and wages information to the Insurer (which information may be given in hard copy or electronically) during the period of insurance when the Employer knows, or ought reasonably to know, that the Employer's estimate of the wages that will be payable to workers during the period has changed by more than 25%. For the purposes of this sub-clause:
- 1) the information must be provided as soon as practicable, but not later than 28 days after the Employer knew, or ought reasonably to have known of the change; and
 - 2) the information must be provided regardless of any requirement or request by the Insurer to provide the information.
- j) If the Insurer finds, having regard to information obtained pursuant to an inspection of the Employer's records under clause 22 of this Policy or otherwise, that:
- 1) the Employer has provided the Insurer with information that was false or misleading in a material particular; and
 - 2) the Insurer, relying on that information, has calculated a premium for the issue or renewal of this Policy which is less by a certain amount than the premium would otherwise have been,

the Employer must pay the Insurer a sum equal to that amount plus:

- 3) twice the late payment fee calculated pursuant to clause 29(c); and
 - 4) any costs of an inspection payable pursuant to clause 22 of this Policy.
- k) For the avoidance of doubt, the Insurer may recover from the Employer in a court of competent jurisdiction as a debt due to the Insurer, the amount of the Employer's liability under clause 29(j) while the Insurer elects to continue providing indemnity to the Employer under this Policy.
- l) In the event the Employer requests a certificate of currency with respect to this Policy:
- 1) the certificate will be for the period of insurance, provided that if the Employer has not paid a premium for the period of insurance in full, the certificate may be, in the Insurer's discretion, for a period of 90 days cover commencing on the date of the certificate;
 - 2) the request must be accompanied by updated wages information (which information may be given in hard copy or electronically) in relation to the Employer's estimate of the wages that will be payable to workers from the date of the request to the end of the period of insurance, if that estimate is different to the Employer's estimate for the period of insurance on a pro-rata basis from the date of the request, by more than 25%; and
 - 3) the Employer must:
 - i) pay any overdue premium for the current or past periods of insurance; and
 - ii) provide any overdue declaration of worker numbers and wages, before the Insurer will be liable to provide the certificate.
- m) The words **each period of insurance** in clause 29(a)(1) mean the policy period over which the Insurer takes into account wages paid or allowed for the purpose of calculating the wages history component of the premium.
- n) The words **this Policy** in clause 29(a)(2) mean the policy period over which the Insurer takes into account claims for the purpose of calculating the claims history component of the premium.
- o) The period referred to in clause 29(a)(1) includes any period during which a predecessor of the Employer has been insured with the Insurer, and the Insurer may take into account wages paid or allowed to workers by the predecessor with respect to the relevant business of the predecessor during that period.
- p) The policy period for the purposes of clause 29(a)(2) includes any period during which a predecessor of the Employer has been insured with the Insurer, and the Insurer may take into account the cost of claims for the predecessor with respect to the relevant business of the predecessor during that period.



29A. Records relating to wages, contracts and related information

- (1) The Employer must keep correct records of:
 - (a) all wages paid to workers employed by the employer,
 - (b) the trade, occupation or calling of each such worker,
 - (c) such other matters relating to those wages or otherwise relevant to the calculation of premiums under this Policy
 - (d) such other matters relating to those wages (or otherwise relevant to the calculation of those premiums) as may be notified by the Insurer to the Employer in writing from time to time.
- (2) The Employer must retain any such record in good order and condition for at least five years after the last entry was made in the record.
- (3) Any such record shall be kept in the manner specified in Australian Privacy Principle 11— security of personal information, in Schedule 1 to the [Privacy Act 1988](#) (Cth).
- (4) Without limiting the records to be kept in subclause 29A(1), the Employer must keep employment contracts, the relevant industrial instrument, rosters, pay slips, crew allocation, wage and attendance records, and the like.
- (5) The Employer must lodge with CMI the records in subclause 29A(1) that are relevant to a claim by the Employer or by a worker employed by the Employer, under an endorsement in Section C of this Policy, at the time of making the claim under the endorsement. Lodging all relevant records will be a condition precedent to a claim under an endorsement in Section C, being a valid claim.
- (6) The Insurer may direct the Employer to do one or more of the following:
 - (a) to supply to the Insurer, within the time specified in the direction, and by such a means specified in the direction a full and correct statement of the information required to be recorded by the Employer under subclause 29A(1) during a period so specified in the direction (being a period during which the record is required to be kept under this clause 29A),
 - (b) to produce, at such time and at such place and by such a means, as is specified in the direction, to a specified person authorised by the Insurer, the records required to be kept by the Employer under this clause 29A, or a specified sub-category of those records, during a period so specified in the direction,
 - (c) to produce, at such time and at such place and by such a means, as is specified in the direction, to a specified person authorised by the Insurer, records of a specified kind in the possession or control of the Employer that are relevant to the calculation of premiums payable under this Policy or to the determination of whether the Employer or another employer is required to obtain a policy of insurance from the Insurer or has paid the correct premium for a policy of insurance from the Insurer.
- (7) The means specified by the Insurer in a direction under paragraphs 29(A)(6)(a) or (b) can

require the Employer to produce the records by delivering them, posting them or transmitting them by email, to the Employer's address as specified in the direction.

- (8) The Employer must comply with a notice or notices sent by the Insurer under paragraphs 29(A)(6)(a)-(c), as the case may be.
- (9) The Insurer may direct the Employer to produce, at such time and place, and by such a means specified in the direction, to a person authorised by the Insurer, any records in the Employer's possession or control relating to any contract (however described) under which the Employer has made payments to any other person (whether or not an individual) for the performance of work by that other person during such period not exceeding three years after the work was performed) as is specified in the direction.
- (10) A direction under subclause 29A(9) need not name or otherwise identify the person to whom those payments have been made.
- (11) The means specified by the Insurer in a direction under subclause 29A(9) can require the Employer to produce the records by delivering them, posting them or transmitting them by email, to the Employer's address as specified in the direction.
- (12) The Employer must comply with a notice sent by the Insurer under subclause 29(A)(9) provided that such a notice may be sent only for the purpose of establishing whether a person is required to obtain a policy of insurance under the Act from the Insurer or for the purpose of determining whether the correct premium has been paid under this Policy.
- (13) The Employer acknowledges that a person authorised under paragraphs 29A(6)(b) or 29A(6)(c), or under subclause 29A(9), may keep any emails responding to the notices, and may make copies of, or take extracts from, the records produced.
- (14) The Employer on whom a direction is served under this clause 29A must not wilfully obstruct or delay an authorised person when exercising a function under paragraphs 29A(6)(b) or 29A(6)(c), or under subclause 29A(9).
- (15) In this clause 29A:

direction means a written notice to the Employer under subclause 9(b) of the Policy, which may be sent in accordance with the [Electronic Transactions Act 2000](#) (NSW)

wages, in relation to a worker—

- (a) includes salary, overtime, shift and other allowances, over-award payments, bonuses, commissions, payments to working directors (including payments as directors' fees), payments for public and annual holidays (including loadings), payments for sick leave, value of board and lodging provided by the employer for the worker and any other consideration in money or money's worth given to the worker under a contract of service or a training contract,
- (b) includes payment (whether by way of commission, fee, reward or otherwise) under a contract (whether referred to as a contract, agreement, arrangement or engagement) by reason of which the person paid is deemed by Schedule 1 to the 1998 Act to be a worker, after deducting such amount for costs necessarily incurred by that person in



performing that contract as may be agreed on or, in default of agreement, as may be determined by the Insurer, and

- (c) includes payments for long service leave (including a lump sum payment instead of long service leave and any payment under the *Building and Construction Industry Long Service Payments Act 1986*, the *Community Services Sector (Portable Long Service Leave) Act 2024* or the *Contract Cleaning Industry (Portable Long Service Leave Scheme) Act 2010*), and
- (d) includes a payment made in consequence of the retirement from, or termination of, any office or employment of a worker, being—
 - (i) a lump sum payment paid before or after that retirement or termination in respect of unused annual leave, or unused annual leave and a bonus, loading or other additional payment relating to that leave, or
 - (ii) an amount paid in respect of unused long service leave, or
 - (iii) an amount paid in respect of unused sick leave, and
- (e) includes the amount that is the Employer's fringe benefits taxable amount (within the meaning of the *Fringe Benefits Tax Assessment Act 1986* (Cth) in respect of fringe benefits payable to the worker, and
- (f) includes a superannuation benefit, being money paid or payable by the Employer in respect of the worker—
 - (i) to or as a superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* (Cth), or
 - (ii) as a superannuation guarantee charge within the meaning of the *Superannuation Guarantee (Administration) Act 1992* (Cth), or
 - (iii) to or as any other form of superannuation, provident or retirement fund or scheme, including a wholly or partly unfunded fund or scheme, and
- (g) includes a distribution to a worker as beneficiary under a trust that is required to be included as wages by section 174AA of the 1987 Act,
- (h) is taken to include:
 - (i) any accident pay for the purpose of the accident pay indemnity endorsement in clause 36;
 - (ii) any accident pay for the purpose of the extended accident pay indemnity endorsement in clause 37A;
 - (iii) any bonus payments for the purpose of the bonus payments indemnity endorsement in clause 37; and
 - (iv) any superannuation for the purpose of the superannuation indemnity endorsement in clause 38.
- (i) does not include:

- (i) directors' fees (except to the extent that those fees are payable to working directors and included as wages under paragraph 29A(9)(a) above), or
- (ii) compensation under the Act, or
- (iii) any GST component in a payment to a worker.

30. Automatic renewal

- a) The Employer must, in accordance with clause 29(d)(1) and as soon as practicable but not later than 60 days after the due date for renewing this Policy, supply the Insurer with a declaration in a form approved by the Insurer, duly completed, which contains a reasonable estimate of worker numbers and the wages that will be payable by the Employer during the new period of insurance.
- b) In the event that the Employer fails to supply the Insurer with the duly completed declaration within the stipulated time, the Insurer may automatically renew the Policy from the due date for renewal using the wages for the prior period of insurance plus a loading of 5% for the purpose of calculating the premium for new period of insurance.

31. Premium review process

- a) An Employer may apply for a premium review by CMI of a decision with respect to the calculation of a premium payable for the current period of insurance.

What is in scope for a premium review

A premium review will only be conducted regarding a decision with respect to the calculation of the renewal premium payable for the current period of insurance. The aspects of the premium calculation that may be appealed are:

- 1) wages allocated to Policy Categories in the premium calculation that differ to what had been declared by the Employer;
- 2) historical Policy Claims Cost used in the premium calculation that differs from the total incurred claims cost as at 31 March – including, but not limited to, application of the large claim cap and / or exclusion of industrial deafness and lung disease claims
- 3) historical Policy Wages data used in the premium calculation that differs from the actual wages declared by the Employer for the relevant policy year;
- 4) any errors or omissions in calculating the premium in accordance with the premium formulae as set out in the Premium Rate Calculation supplied with the Policy Renewal and the policy Coal Mines Insurance Workers Compensation

Insurance Policy Schedule (e.g., application of the predecessor rule, accounting, or numerical errors).

What is out of scope for a premium review

The following will not fall within the scope of a premium review:

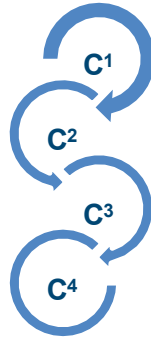
- 1) Claims management, including claims handling decisions, claim payments and/or negotiated settlement amounts.
 - 2) Any or all the components, aspects and factors used in the Premium Calculation Formula not specified above.
- b) Subject to clause 31(c), an application for a premium review (the 'internal review') must be:
- 1) in writing and received by the Insurer within 28 days after the Employer has been notified of the decision; and
 - 2) accompanied by any submissions or other material that the Employer wishes the Insurer to consider.
- c) In the event the Insurer receives an application for an internal review more than 28 days after the Employer has been notified of the decision, the Insurer will undertake the internal review if:
- 1) information that was relevant to the renewal premium only became known to the Employer more than 28 days after the Employer had been notified of the renewal premium and that information was not reasonably available to the Employer within 28 days of being notified of the renewal premium or:
 - 2) in exceptional circumstances.
- d) An application for an internal review is to be dealt with by a person on behalf of the Insurer other than the person who made the decision (the "internal reviewer"). The internal reviewer must be, as far as is practicable, a person:
- 1) who was not substantially involved in the process of making the decision under review;
 - 2) who is an employee of the Insurer or is an employee of an organisation notified in writing to the Employer; and
 - 3) who is otherwise suitably qualified to deal with the issues raised by the application.
- e) In reviewing a decision, the internal reviewer must consider any relevant material submitted by the Employer.
- f) Following the internal review of the decision, the internal reviewer may:
- 1) affirm the decision;
 - 2) vary the decision; or

- 3) set aside the decision and make a new decision in its place.
- g) As soon as practicable, after the completion of an internal review of a decision, the Insurer must notify the Employer in writing within 30 business days from the initial premium rate review submission of:
 - 1) the outcome of the internal review; and
 - 2) the reasons for the decision in the internal review.
- h) For the purposes of clause 31(g)(2), a statement of reasons will set out the following:
 - 1) the findings on material questions of fact, referring to the evidence or other material on which those findings were based;
 - 2) the understanding of the internal reviewer of the applicable law; and
 - 3) the reasoning processes that led the internal reviewer to the conclusions the reviewer made.
- i) The Employer is not entitled to a review under this clause 31 of any decision previously reviewed under this clause 31.
- j) Employer must pursue the internal review to its conclusion under this clause 31 before taking any other steps to resolve a dispute over a premium calculation or adjustment.
- k) The Employer has 14 business days to provide any written response to the Insurer's determination. If the Employer provides a response, the Insurer has the discretion to,
 - 1) escalate the matter to the General Manager, Insurance, or their delegate; and
 - 2) reject the matter by notifying the Employer in writing within 2 business days, with reasons
- l) If the Employer does not provide any response, the determination will be deemed to be final.

Part 6 Subcontractors

32. Purpose

- a) The purpose of this Part 6 is to address circumstances where a contracting party that does not have a policy of insurance with the Insurer is entitled under legislation to claim indemnity against the Insurer for a workers' compensation liability. In those circumstances, the claim will be deemed for the purpose of calculating premiums to be a claim by the contracting party who is next up the contracting chain and who has a policy of insurance with the Insurer.
- b) Example — a contracting chain may have four contracting parties, as follows:



- c) In this scenario, the contracting parties C¹, C², C³ and C⁴ are all Employers in the coal industry in New South Wales. C¹, the head contractor, has a policy of workers' compensation insurance with the Insurer, but C², C³ and C⁴ do not have policies with the Insurer. If a worker employed by C⁴ is injured and makes a workers' compensation claim against C⁴, C⁴ may be entitled under the Act to claim indemnity against the Insurer. In that event, the Insurer will be entitled under this Part 6 to calculate C¹'s premium in accordance with clause 29(a)(2) of this Policy as if C¹ had made the claim for indemnity.
- d) Alternatively, if C¹ and C³ have policies of workers' compensation insurance with the Insurer, the Insurer will only be entitled under this Part 6 to calculate C³'s premium in accordance with clause 29(a)(2) of this Policy as if C³ had made the claim for indemnity.

33. Application

- a) This Part 6 applies where:
 - 1) the Employer contracts with a Contractor for the execution by or under the Contractor of the whole or any part of the Work and at the time a worker employed in the execution of the whole or any part of the Work receives an injury, the worker's employer is an Uninsured Claimant; and
 - 2) there is no contracting party for the whole or any part of the Work who has a policy of insurance with the Insurer, between the Employer and the Uninsured Claimant.
- b) For the avoidance of doubt:
 - 1) the Uninsured Claimant may be the Contractor, a subcontractor to the Contractor, a sub-subcontractor to the Contractor or another contracting party down the contracting chain from the Contractor; and
 - 2) this Part 6 applies where an Uninsured Claimant does not have a policy of insurance with any licensed insurer in contravention of section 155 of the Act.
- c) In the event an Uninsured Claimant has a policy of insurance with a licensed insurer in accordance with section 155 of the Act but the licensed insurer is not the Insurer, this Part 6 will only apply if:

- 1) the Insurer accepts liability for the Uninsured Claimant's claim; or
- 2) the Insurer has investigated the Uninsured Claimant's claim and has determined in writing that the Uninsured Claimant was, at the date of the injury that gave rise to the claim, required under the CI Act to have all of its workers' compensation insurance with the Insurer in respect of the Uninsured Claimant's employees in the coal industry.

34. Cost of claims

- a) The cost of any claim for indemnity made by an Uninsured Claimant against the Insurer for a workers' compensation liability will be taken to be a claim by the Employer for the purpose of calculating the Employer's premium payable under this Policy in circumstances where the Insurer is taken to be the workers' compensation insurer of the Uninsured Claimant.
- b) For the purposes of this clause 34, the circumstances in which the Insurer will be taken to be the workers' compensation insurer may include the Uninsured Claimant being an Employer in the coal industry in New South Wales.
- c) The Employer must notify the Insurer of any monies paid by the Employer in relation to claims accepted by the Insurer. Notification is required to be made by the Employer to the Insurer on the last day of each month that the claim remains active, and such notification is to be in accordance with the Insurer's requirements as specified from time to time.

35. Information

- a) The Insurer may, for the purpose of this Part 6, at any time during the currency of this Policy, require the Employer in writing (via post or email) to provide information with respect to any Contractors.
- b) The Employer will, depending on the terms of the requirement:
 - 1) provide a written declaration within 14 days from the date of receiving the notice that the Employer has no Contractors; or
 - 2) within 14 days from the date of sending the notice, use its best endeavours to arrange for each of the Contractors to provide information requested by the Insurer in relation to any subcontractor engaged by the Contractor;
 - 3) provide the subcontractor's information to the Insurer via post or email, within 72 hours of receipt of the information from a subcontractor.

Section C

Part 7 Endorsements

36. Accident pay indemnity

The Insurer will, for the period of a worker's contract, indemnify the Employer for the Employer's liability to pay accident pay to a worker covered by the Policy arising from any industrial award order or determination made by the Fair Work Commission (FWC), on the following terms and conditions:

- a) In this endorsement:
 - 1) **accident pay** has the same meaning as in an industrial award, order or determination of the FWC for accident pay applying to a worker in respect of whom an indemnity is claimed under this endorsement;
 - 2) **worker's contract** means the agreement between the Employer and a worker which is subject to the industrial award, order or determination for accident pay; and
 - 3) **industrial award, order or determination** includes an approval or certification or an enterprise bargaining agreement.

- b) The Insurer will not indemnify the Employer for accident pay with respect to any injury to a worker unless the Insurer is also liable to indemnify the Employer for liability to pay compensation with respect to the same injury under the Act and this Policy.

- c) Subject to clause 36(d), the Insurer will not indemnify the Employer for accident pay with respect to any worker for a period that extends beyond the duration of the worker's contract that has expired through the normal passage of time notwithstanding that:
 - 1) the liability of the Employer for accident pay extends, or may extend, for a further period, and/or
 - 2) the industrial award, order or determination for accident pay made before the period of insurance provides, or may provide, that the Employer's liability extends for a further period.

- d) Notwithstanding clause 36(c) and subject to the other provisions of this endorsement, the Insurer will indemnify the Employer with respect to a worker in the event that an industrial award, order or determination of the FWC applying during the period of insurance provides that the Employer is liable to pay accident pay for a period that extends beyond the duration of the worker's contract that has expired. In that event, the indemnity will be for the time that the Employer is liable to pay accident pay.

- e) In the event the period of a worker's contract extends up to **78 weeks**, the Insurer will

not be liable to indemnify the Employer for accident pay in respect of any worker for any injury or injuries arising out of one occurrence for more than **78 weeks** notwithstanding that the liability of the Employer to pay accident pay extends for a further period.

- f) The Insurer will not be liable to indemnify the Employer for accident pay unless the Employer, during the currency of any such indemnity, maintains in force and pays all premiums then due on the Policy.
- g) If a dispute arises between the Employer and any worker or group of workers as to the Employer's liability or as to the extent of the Employer's liability under any provision of an award order or determination of the FWC regarding accident pay, the Employer must inform the Insurer of the dispute as soon as it arises and in any event before becoming committed to any course of action or interpretation. If requested by the Insurer, the Employer must refer the matter for determination to the FWC.
- h) The Insurer will not be liable to indemnify the Employer for accident pay under this endorsement unless the Employer has observed and fulfilled the terms and conditions contained in this endorsement and in the Policy insofar as they relate to anything to be done or complied with by the Employer.
- i) Notwithstanding anything to the contrary in this endorsement, the Insurer may at any time by giving notice to the Employer in accordance with clause 9(2) of this Policy, cancel the accident pay indemnity in this endorsement provided that the cancellation of the indemnity will be taken to be effective:
 - 1) if the notice is delivered, on the date of the delivery;
 - 2) if the notice is posted, on the expiration of seven clear days from the date of posting the notice; or
 - 3) if the notice is emailed, on the day that the Employer unequivocally acknowledges the notice by reply email.

37A. Extended accident pay indemnity

- a) Clause 37A in the CMI policy provides for extended accident pay coverage, as outlined below.

If you employ a worker (or workers):

- a) who is not a coal mining employee for the purposes of the Award,
- b) who is a "high income employee" for the purposes of the Award,
- c) whose common law employment contract with the Employer:
 - i) provides that the worker will be entitled to accident pay (where the worker is not subject to the Award), or
 - ii) is silent in relation to accident pay, and:

- A) you intended the worker to have the benefit of accident pay; or
 - B) you have been in the practice of paying accident pay,
- d) whose enterprise agreement with you is silent in relation to accident pay, and:
- i) you intended the worker to have the benefit of accident pay; or
 - ii) you have been in the practice of paying accident pay,

then you will be entitled to accident pay coverage under clause 37A in accordance with the capped amount in clause 37A, if you elect to have and CMI agrees to provide the extended coverage.

b) Cap Rate is higher than in the Award

- 1) If an employment contract or enterprise agreement provides for accident pay and also for the rate of accident pay, you will be indemnified at the rate of pay specified in the contract up to the maximum weekly amount specified in section 34 of the Workers Compensation Act 1987 (Act) for compensation at the time, even if the contractual rate is a higher rate than in the Award.
- 2) The current maximum weekly compensation amount currently specified in section 34 of the Act is \$2,662.10 per week, but that amount is subject to adjustment from time to time. The capped amount for accident pay under clause 37A will be determined by reference to that amount as may be adjusted from time to time.
- 3) If an employment contract or enterprise agreement provides for accident pay but not the rate, you will be indemnified at the rate of the worker's pay under the contract or agreement up to the maximum weekly amount specified in section 34 of the Act for compensation at the time, rather than at the rate in the Award.
- 4) If an employment contract or enterprise agreement does not provide for accident pay and:
 - i) you intended the worker to have the benefit of accident pay; or
 - ii) you have been in the practice of paying accident pay,
- 5) An enforceable common law employment contract may exist when the Employer engages a worker in the coal industry regardless of whether the contract was partly in writing or wholly verbal.
in the coal industry regardless of whether the contract was partly in writing or wholly verbal.

c) Period

The period of the extended coverage will be for no more than **52 weeks** from the Date of Injury provided the period of a worker's contract or agreement extends up to **52 weeks**.

d) Premiums

If the Employer has opted for clause 37A, there will be no extra premiums, fees or other costs to pay in the absence of any claims under the extended accident pay coverage in clause 37A.

An additional premium will be payable if the Employer makes a claim or claims under the extended accident pay coverage.

The Insurer can cancel the extended cover in accordance with the notice provisions in clause 37A, but not so as to extinguish the Insurer's liability for a claim made under clause 37A.

e) **The election form**

The employer may wish to opt in, for the full policy term, for the coverage provided under clause 37A for the period of the insurance cover. The election form provided on the CMI website (see link below) must be completed then returned via post or email.

<https://www.coalservices.com.au/mining/workers-compensation-insurance/employers/insurance/your-policy/>

The extended accident pay coverage in clause 37A will apply subject to the Insurer acknowledging to the Employer, via post or email, that the Employer will have the extended cover.

37. Bonus payments indemnity

Where:

- a) the Employer is liable to pay weekly compensation under the provisions of the Act in respect of an injury to a worker; and
- b) the Insurer is liable to indemnify the Employer in respect of such weekly compensation pursuant to the Policy,

the Insurer will indemnify the Employer in respect of its liability to make bonus payments, during the period of this incapacity for work resulting from that injury, to such worker pursuant to an agreement (other than bonus payments pursuant to any award, order or determination made by FWC) on the following terms and conditions:

- 1) The Insurer is not liable to indemnify the Employer in respect of bonus payments for more than **39 weeks** notwithstanding that the liability of the Employer extends for a further period.
- 2) The Insurer is not liable to indemnify the Employer in respect of bonus payments unless the Employer, during the currency of any such indemnity, maintains in force and pays all premiums then due on the Policy.
- 3) The Insurer is not liable to make payment under any indemnity granted under this endorsement unless the Employer has observed and fulfilled the terms and conditions contained in this endorsement and in the Policy insofar as they relate to anything to be done or complied with by the Employer.
- 4) Notwithstanding anything to the contrary in this endorsement, the Insurer may at any time by giving written notice to the Employer cancel the extension of the indemnity

referred to above. The notice of cancellation must be posted to the Employer at the Employer's last address known to the Insurer, and the cancellation of the extension of indemnity is taken to be effective on expiration of seven clear days from the date of posting the notice.

- 5) If a dispute arises between the Employer and any worker or group of workers as to the Employer's liability or as to the extent of the Employer's liability under any provision of an award order or determination of the FWC regarding bonus payments, the Employer must inform the Insurer of the dispute as soon as it arises and in any event before becoming committed to any course of action or interpretation. If requested by the Insurer, the Employer must refer the matter for determination to FW.

38. Superannuation indemnity

- a) In this endorsement:
 - 1) **Auscoal Trust Deed** has the meaning attributed to it in section 2(1) of the *Coal and Oil Shale Mine Workers (Superannuation) Act 1941*.
 - 2) **Eligible Worker** means a worker:
 - i) for whom the Employer is liable to pay compensation under the Act (and to whom the Insurer is would be liable under clause 5 of this Policy); and
 - ii) who is an Eligible Employee of the Employer within the meaning of a relevant superannuation fund.
 - 3) **Employers Superannuation Contributions** means an amount up to a maximum of \$74.55 per week.
- b) The Insurer will indemnify the Employer for the Employer's Superannuation Contributions up to a maximum of \$74.55 per week with respect to Eligible Workers in proportion to the Insurer's payments of compensation per week under this Policy, provided that the Insurer's liability to indemnify the Employer will be conditional upon the Eligible Worker's continuing employment by the Employer up to 78 weeks, being the period referred to in clause 37(e) of this Policy.
- c) For the avoidance of doubt, the Insurer's liability to indemnify the Employer for the Employer's Superannuation Contributions:
 - 1) with respect to an Eligible Worker's incapacity for part of a week will be the difference between whatever the Employer pays to the trustee of the Auscoal Trust Deed for the Employer's compulsory superannuation guarantee payment and \$74.55 provided that if the Employer pays \$74.55 or more to the trustee for the week, the Insurer will not be liable to pay anything to the trustee;
 - 2) will continue:

- i) until the Eligible Worker's incapacity ceases;
 - ii) until the Eligible Worker's employment with the Employer is terminated by the Employer, the Eligible Worker or otherwise; or
 - iii) for a maximum of 78 weeks from the date of injury, whichever event occurs first; and
- 3) will not arise in the event an Eligible Worker is incapacitated for the whole of a week and the Employer elects to pay any superannuation payments to the trustee of the Auscoal Trust Deed with respect to the Eligible Worker while he or she is receiving compensation under the Act as a worker to whom the Insurer is liable under clause 5 of this Policy.
- d) The Insurer will make payments pursuant to this endorsement directly to the trustee of the Auscoal Trust Deed on a periodic basis as determined by the Insurer.
 - e) Payment by the Insurer of the Employer's Superannuation Contributions in accordance with this endorsement will be taken to be a cost of a claim for indemnity made under this Policy for the purpose of calculating the premium payable by the Employer pursuant to clause 29(a)(2) of this Policy.
 - f) Notwithstanding anything to the contrary in this endorsement, the Employer may at any time by giving notice to the Insurer in accordance with clause 9(1) of this Policy, cancel the benefit of the superannuation payments indemnity in this endorsement provided that the cancellation of the benefit will be taken to be effective:
 - 1) if the notice is delivered, on the date of the delivery;
 - 2) if the notice is posted, on the date the notice is received by the Insurer; or
 - 3) if the notice is emailed, on the day that the Insurer unequivocally acknowledges the notice by reply email.
 - g) Notwithstanding anything to the contrary in this endorsement, the Insurer may at any time by giving notice to the Employer in accordance with clause 9(2) of this Policy, cancel the superannuation payments indemnity in this endorsement provided that the cancellation of the indemnity will be taken to be effective:
 - 1) if the notice is delivered, on the date of the delivery;
 - 2) if the notice is posted, on the expiration of 7 clear days from the date of posting the notice; or
 - 3) if the notice is emailed, on the day that the Employer unequivocally acknowledges the notice by reply email.
 - h) For the avoidance of doubt, a cancellation may be made under clauses 39(f) or 39(g) after a claim is made under this Policy for an Eligible Worker.



Schedule of Employer Particulars

Policy number <<policy_no>>
Period of insurance <<from_date>> to 4 pm, <<end_date>>
Name of employer <<legal entity name>>
Employer ABN <<abn>>
Business address <<business_address>>

Business or industrial activity breakdown

Description	Percentage
Open cut	<Act1%>
Underground	<Act2%>
Operation mining services – onsite	<Act4%>
Operation mining services – offsite	<Act3%>
Administration – onsite	<Act6%>
Administration – offsite	<Act5%>

Name and location of operations, works or other premises where business, trade or work is carried out <<name and location of all mine sites>>
Premium rate <<premium_rate>>

For and on behalf of CMI

General Manager
Coal Mines Insurance Pty Ltd

Date: <<today>>

