



**Deliver yourself
home safely**

Workers' compensation



English - March v1



Do you have insurance if you are injured doing a delivery?

- Insurance is a safety net if you are seriously injured or tragically killed at work.
- Depending on the type of insurance, you may receive payment for medical expenses, lost wages and assistance with rehabilitation to help you get back to work.



What types of insurance are available if I am injured at work?

There are different forms of insurance which may provide financial assistance and support to you or your family if you are injured or tragically killed at work:

- workers' compensation
- personal accident or income protection insurance
- life insurance.



Workers' compensation

- Workers' compensation is paid by employers to cover their workers if they are injured or tragically killed at work.
- If a claim is approved, you may be provided with payments for things like the loss of income while recovering from injury, the cost of medical, hospital or rehabilitation expenses.
- Independent contractors (self-employed) are usually not covered by workers' compensation in Australia.
- Most food delivery workers are considered independent contractors (self-employed) and not employees of the platforms. If you are not sure, you should contact your platform and ask them to confirm your employment status in writing.



safe work australia

The most valuable package is YOU, find information on staying safe at work here:
swa.gov.au/deliversafely



Personal accident insurance or income protection insurance

- Some delivery platforms offer personal accident or income protection insurance when you sign up with the platform.
- This type of insurance may cover medical costs and lost earnings if you are injured while completing a delivery for that platform.



What if the platform I work for doesn't offer insurance coverage?

- If your platform does not cover you for workers' compensation or another type of insurance, you should consider taking out your own personal accident, income protection insurance or life insurance.



How do I know if I have insurance coverage?

- We suggest you contact the platform you work for to find out if it offers personal accident insurance and the type of payments it covers.
- You may also contact the workers' compensation authority in your state or territory to find out if you are eligible for workers' compensation.

This content is provided to improve public access to information about workers' compensation and is not intended to be legal advice or to replace requirements under the workers' compensation laws.



**FIND YOUR
LOCAL WORKERS'
COMPENSATION
AUTHORITY**



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