



Adcor Risk Consultants Pty Ltd

CoCWA Workers Compensation Umbrella Plan

The CoCWA Workers Compensation insurance policy falls due for renewal on 31st May each year. Declaration forms need to be provided in April each year. Neil Watson of Adcor Risk Consultants manages this insurance on behalf of CoCWA churches.

Perhaps the best benefit of the CoCWA arrangement for churches was demonstrated in 2024-25. One church had an unfortunate accident which resulted in a significant claim. If that church was insured separately it is likely that their premium for the next five years would at least double and remain at that level for up to 5 years. As the church is part of the CoCWA arrangement the combined premium of all the participating churches will be more than the amount of the claim, so there should not be a significant variation in the premium for that church.

Following a revision of the Workers Compensation Act in 2024 there has been a change to the definition of an "extended worker". If your church employs people in other than ministry or church administration roles they may fall under this definition. If you think this may apply to your church please do not hesitate to contact Neil on the details below. His mobile number is the best initial contact unless you prefer to email.

As a reminder, remuneration includes:

all gross wages, salaries, remuneration, commission, bonuses, overtime, allowances and the like, directors fees, superannuation contributions (except those made by force of law), fringe benefits, and all other benefits, whether paid in cash or non-cash benefits (such as vehicles, equipment, mortgage payments, travel, school fees etc.) to or in relation to a worker before the deduction of income tax.

Remuneration does not include:

termination payments, retirement pay, retrenchment pay in lieu of notice, Superannuation Guarantee payments, pensions, "golden handshakes" and weekly payments of compensation under the Act.

Should you have any questions regarding this declaration please do not hesitate to contact Neil Watson at Adcor Risk Consultants (CoCWA's appointed broker) on 0407 800 957 or neil.watson@adcorinsurance.com.au