

TRAINER'S GUIDE ON WORKCOVER INSURANCE



WHO DO I NEED TO COVER?

In Queensland, you are required to have WorkCover insurance to cover any person deemed to be a "worker" that you employ against workplace accidents, injuries, and diseases.

A worker could include:

- A person performing the same work in the same way as an employee.
- Someone who identifies as a "sub-contractor."
- A rider or stable hand directly employed by a trainer.
- Clerical or administrative staff.
- A volunteer who receives any form of payment (e.g., lunch, fuel, or drinks).

COMMON MISCONCEPTIONS

- "They have an ABN, so I'm not responsible for their WorkCover insurance."
- "I'm just a hobby trainer; I don't run a business."
- "They haven't signed any official employment documents."
- "They should know the risks and be prepared to deal with them."

DISCLAIMER

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FREQUENTLY ASKED QUESTIONS

APPRENTICES AND TRAINEES

QUESTION	ANSWER	EXAMPLES
Do I need WorkCover insurance for an apprentice jockey, or are they covered under RQ's policy?	<p>Yes, apprentice jockeys must be covered by trainers for all work except:</p> <ul style="list-style-type: none">• Riding in races programmed by the PRA (Principal Racing Authority).• Participating in official trials, trackwork at licensed racecourses, official breeze-ups, or performing usual jockey duties (as defined). <p>In all other scenarios, apprentices are considered employees of trainers, who must maintain WorkCover insurance.</p> <p>Apprentice wages are excluded from premium calculations under the Apprentice Discount.</p>	<p>An apprentice is injured in an official barrier trial. This is covered by RQ's COI.</p> <p>An apprentice injured conducting stable duties or at a private training venue is covered by the trainer's WorkCover policy.</p>
Are trainee apprentices covered under the RQ policy or the trainer's policy?	<p>Racing Queensland's COI applies only to jockeys or apprentices eligible to ride in licensed races and who have participated in a race within the past 12 months. Since trainee apprentices are not eligible to ride in races, they are not covered by RQ's COI and must instead be covered under the trainer's workers' compensation policy.</p> <p>Apprentice wages remain excluded from premium calculations under the Apprentice Discount.</p>	<p>A trainee apprentice injures themselves while conducting trackwork for a trainer. Despite having completed six barrier trials, they are not licensed to ride in races. The liability falls on the trainer in this instance.</p>

TRACKWORK RIDERS AND GROUND STAFF

QUESTION	ANSWER	EXAMPLES
Do I need WorkCover insurance for riders and ground staff who invoice me directly and have an ABN?	<p>Yes. Under the Workers' Compensation and Rehabilitation Act 2003, these individuals are likely classified as "workers," regardless of payment method or ABN status.</p>	<p>A freelance rider working for several trainers is injured while riding your horse. The trainer of the horse they were riding at the time of the incident is responsible for liability under their WorkCover policy.</p>



JOCKEYS AND DUAL LICENSE HOLDERS

QUESTION	ANSWER	EXAMPLES
If an apprentice or jockey is injured riding my horse during a race or trial, are they covered under the RQ policy?	Yes. RQ covers licensed individuals who have participated in a PRA-programmed race within the last 12 months.	An apprentice jockey is injured while riding in an Official Barrier Trial programmed by RQ. The apprentice has been actively riding in races in the past 12 months. This is covered under the RQ COI.
Who covers a dual-licensed trainer/jockey?	RQ's COI covers dual license holders only when they: <ul style="list-style-type: none"> Ride in a PRA-programmed race (even if it's their own horse). Ride trackwork, jump-outs, or training activities on horses they do not train. For clarity, they are not covered under RQ's COI when riding horses they train at trackwork.	A dual-licensed trainer/jockey injured while riding trackwork for another trainer is covered under RQ's COI.
What happens if a jockey is injured while working for a trainer but not riding?	Jockeys may be covered under RQ's COI for usual jockey duties, such as: <ul style="list-style-type: none"> Adjusting gear. Mounting/dismounting horses. Removing gear in specific cases. Duties typically performed by stable hands (e.g., cleaning boxes, strapping, general husbandry) are not considered usual jockey duties and would fall under the trainer's liability.	A jockey injured while removing gear after trackwork may be covered if deemed a jockey's usual task. An injury sustained by a jockey while hosing a horse in a wash bay falls under the liability of the trainer's WorkCover policy.

GENERAL QUESTIONS

QUESTION	ANSWER	EXAMPLES
Am I covered by my own WorkCover policy if I get injured?	If you're a sole trader, partner in a partnership, director of your own company, or a trustee of a trust, you are not considered a worker and are not covered by your WorkCover policy. However, you can take out Workplace Personal Injury Insurance for yourself, though it is not mandatory.	A trainer injured riding their own horse during trackwork is not covered under their policy or RQ's COI.
Am I obligated to have WorkCover insurance?	Yes. In Queensland, if you are engaging people to conduct work for you, regardless of how they are paid, or if you are a hobby trainer, you are legally required to have worker's compensation insurance, also known as WorkCover.	A hobby trainer engages a trackwork rider each morning to exercise their horse, paying a set amount per ride. If the rider is injured while riding the trainer's horse, it is highly likely they would be considered a worker in this situation. As such, the trainer is legally responsible for having adequate WorkCover insurance to cover them.
Do I need to cover riders at a private training facility?	Yes. Liability falls on the trainer, regardless of the rider's license type. RQ's COI only covers activities conducted on licensed racetracks.	A jockey is riding a horse in preparation for an upcoming race at a trainer's private training facility, which is not a licensed racetrack. During the ride, the jockey becomes injured. In this situation, the trainer is responsible for liability under their WorkCover policy.

ADDITIONAL NOTES

Apprentice Discount:

Trainers who employ apprentices or trainee apprentices are eligible for a discount on their WorkCover premium. While apprentice wages must still be declared, the discount excludes these wages from premium calculations. For more details, visit: [WorkCover Premium Discount Information](#).

WorkCover Contact:

For further information on WorkCover obligations, contact WorkCover on 1300 362 128 or scan the QR code.

