



Deliver yourself  
home safely

# Workers' compensation

English - April v2



## 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.





### 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  
WORKERS'  
COMPENSATION  
AUTHORITY**



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