

CARAHS reaches out to the self-employed in the  
**CONSTRUCTION**  
&  
**HOME RENOVATION INDUSTRIES,**

who operate without the security of

- WSIB • EI • Medical Benefits • Pension Plans



CARAHS is a  
**NON-PROFIT ORGANIZATION**  
whose aim is to **INFORM & PROTECT** those **SELF-EMPLOYED**  
in the **CONSTRUCTION & HOME RENOVATION INDUSTRIES**

With sponsorship by;



As the owner of a **BUSINESS** in the construction & / or home renovation industry,  
should you hire **SUB-CONTRACTORS**, you must comply with the law, as follows;

As the owner of a business described above, you are required to have an up-to-date **Company Policy & Procedure Binder**.

If a sub-contractor sustains an injury on your job site, **by law**, you are required to submit a copy of your binder to the Ministry of Labour during the accident investigation, together with a current copy of the Occupational Health & Safety Act & the WHMIS regulation book.

If you do not have a **Company Policy & Procedure Binder**, contact CARAHS & we will give you details on how to obtain one.

[Contact Information:](#)

Toll free: 1.866.366.2930 - or by e-mail: [signup@carahs.org](mailto:signup@carahs.org)



Whether you own a business outright or are in a partnership, you are required to register with the Workplace Safety & Insurance Board, (WSIB). Regardless of whether you have employees or not, you are required, **by law**, to register with the board. However, if your work in construction is **strictly confined to home renovations**, then you are exempt from registration & insurance cover.

*Do you have WSIB cover ?*

*If not, contact CARAHS immediately.*

*Contact info; Toll free; 1.866.366.2930*

*E-mail; [info@carahs.org](mailto:info@carahs.org)*

*CARAHS can put benefits in place for you.*

**This service is available to non-members of CARAHS**



Those who are self-employed in the construction & renovation industries need to be aware of their obligations as they relate to Ontario Ministry of Labour & WSIB laws. Should the self-employed in the industry fail to comply with the laws in question, they risk prosecution & fines.

◆ **Prosecution results in fines ranging from \$25,000 to \$500,000.**

**Question:** If you hire sub-contractors to work on your site, who is responsible for their WSIB ?

**Answer:** As a company owner, it is your responsibility to pre-qualify all sub-contractors.

**Comment:** It is wrong to assume that sub-contractors are following the rules. Before any sub-contractor steps onto your job site, the relevant forms must be completed & submitted to WSIB. WSIB will then inform you if the sub-contractor is legitimate & abiding by the rules.

Should you permit a sub-contractor to work on your job site without having made the necessary check-up, he is then considered an employee of your company, & your company becomes liable for their outstanding WSIB premiums.

Should a sub-contractor become injured on your job site & need to visit a hospital, the hospital must report the incident directly to WSIB.

Unfortunately, CARAHS has found that those who engage sub-contractors are generally unaware of these areas of liability.

For up-dates on Ministry. of Labour & WSIB, go to; [www.carahs.org](http://www.carahs.org)

## Do you have **Business Insurance** ?

*If not, contact CARAHS immediately.*  
CARAHS will provide a business assessment of your Business Plan, Marketing, Growth Projections, etc., all FREE of CHARGE.

Contact info; Toll free; 1.866.366.2930

E-mail; [info@carahs.org](mailto:info@carahs.org)



Why not become a CARAHS member & take advantage of the full range of available services.



### Annual Membership Fee

**\$75.00**

See contact details below.

## CONTACT DETAILS

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