

POLICY NUMBER: POL-71

Chapter:
CLAIMS

Subject:
CONDITIONS FOR ENTITLEMENT

Effective Date:
December 13, 2001

Last Updated On:
January 1, 2025

PURPOSE STATEMENT:

The purpose of this policy is to explain how the Workers Compensation Board (WCB) determines whether a claim meets the conditions for entitlement to compensation benefits.

REFERENCE:

Workers Compensation Act R.S.P.E.I.1988, Cap. W-7.1, Sections 1(1)(z), (2), 6 (1), (3), (4), (4.5) 59 (1) and (4)

Workers Compensation Board Policy, POL-01, Psychological or Psychiatric Condition

Workers Compensation Board Policy, POL-03, Travel and Related Expenses

Workers Compensation Board Policy, POL-09, Hearing Loss

Workers Compensation Board Policy, POL-61, Pre-existing Conditions

Workers Compensation Board Policy, POL-65, Occupational Disease

Workers Compensation Board Policy, POL-74, Worker

Workers Compensation Board Policy, POL-86, Temporary Wage Loss Benefits

Workers Compensation Board Policy, POL-90, Time Limit for Workers to File a Claim

Workers Compensation Board Policy, POL-91, Repetitive Strain Injuries

Workers Compensation Board Policy, POL-92, Health Care Benefits

Workers Compensation Board Policy, POL-160, Decision Making

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DEFINITION:

In this policy:

“Accident” means an accident resulting in an injury to a worker arising out of and in the course of employment, and includes the following:

- Wilful and intentional acts that are not the act of the worker.
- Chance events of physical or natural cause.
- Disablement.
- Occupational disease.
- Stress, if it is an acute reaction to a traumatic event.

“Arising out of employment” means an injury that must be linked to, originate from, or be the result of, in whole or in part, an activity or action undertaken because of a worker’s employment.

“Health care benefit,” also referred to as medical aid, means payment for health care services, treatment, medications, equipment, supplies and other supports authorized by the Workers Compensation Board and required as a result of the workplace injury.

“Fire inspector” means an inspector as defined in the *Fire Prevention Act* R.S.P.E.I. 1988, Cap. F-11.

“Firefighter” means a full-time, part-time, casual or volunteer member of a fire department or fire brigade.

“In the course of employment” means the injury must be linked to a worker’s employment in terms of time, place and activity.

“Personal injury” means a diagnosed physiological or psychological injury or condition caused by an accident arising out of and in the course of employment.

“Pre-existing condition” means any condition inherent in the worker at the time of the accident.

“Wage loss benefits” means benefits paid as a result of a loss of earning capacity due to personal injury.

POLICY:

General Conditions

1. A worker is entitled to compensation where the worker has a personal injury caused by an accident that arose out of and in the course of employment.
2. A claim for compensation will be adjudicated if it meets the following criteria:
 - The person claiming compensation meets the definition of a worker, as set out in Workers Compensation Board (WCB) policy, POL-74, Worker.
 - The claim is filed by the worker, or surviving spouse or dependant, within the required timeframe, as set out in WCB policy, POL-90, Time Limit for Workers to File a Claim.
 - The worker was employed in an industry or by an employer covered under the *Workers Compensation Act* of Prince Edward Island on the date of the accident.

Claims that do not meet all three criteria cannot be adjudicated for entitlement to compensation benefits.

3. If a claim meets all three criteria for adjudication, it will be examined to determine whether the required conditions for entitlement are met. To be entitled to compensation benefits, the WCB must be satisfied that:
 - An accident occurred.
 - The accident caused personal injury to the worker.
 - The injury was work-related, i.e., the injury arose out of and in the course of employment.

Each of the conditions for entitlement is explained further in this policy.

4. To determine whether the conditions for entitlement are met, the WCB assesses and weighs all relevant information and makes the decision based on the balance of probabilities, as set out in WCB policy, POL-160, Decision Making.
5. If more information is required to make a decision regarding the conditions for entitlement, the WCB will work with the worker, employer, health care providers and

third parties, if applicable, to obtain the necessary information.

6. If all three conditions for entitlement are met, the claim will be accepted and entitlement will be determined as per WCB policies, POL-86, Temporary Wage Loss Benefits and POL-92, Health Care Benefits - General Principles.
7. If the WCB determines that one or more of the conditions for entitlement has not been met, the claim cannot be accepted and further investigation into the other conditions of entitlement will not be required.

Accident

8. To be considered for entitlement to compensation benefits, the WCB must be satisfied that an accident, as defined by the *Workers Compensation Act*, has occurred.
9. An accident is a work-related event, exposure or condition that causes an injury to a worker, and includes:
 - Wilful and intentional acts that are acts of someone other than the injured worker.
 - Exposure to causes or conditions characteristic of a particular occupation or employment causing an occupational disease. Claims for occupational disease are adjudicated under WCB policy, POL-65, Occupational Disease.
 - Accidents in the usual sense. These are chance events resulting from a physical or natural cause, and include a specific traumatic event or single occurrence of workplace harassment that has caused an acute stress reaction. Accidents of this type are distinct and identifiable occurrences.
 - Exposure to occurrences that may not be distinct or easily identifiable, but are attributed to activities of work. Accidents of this type are referred to in the *Workers Compensation Act* as disablement. They include, but are not limited to:
 - Cumulative exposure to traumatic events.
 - Cumulative effects of repeated work-related harassment.
 - Activities involving repeated use, force, or maintenance of sustained or dynamic awkward postures.
 - Routine bodily motions, where the motion has a direct connection to work and is significant enough to cause the injury.

- Prolonged occupational exposure of excessive noise levels over a period of years.
 - Prolonged occupational exposure to physical risk factors significant enough to cause injury.
10. For claims where the accident is not obvious, i.e., there is no distinct, identifiable act, exposure or event(s), the WCB will investigate further to determine whether an accident has occurred. All relevant information, including significant risk factors both in and outside of work, will be considered. There must be sufficient evidence of significant work risk factors to be considered an accident.
11. The determination of the occurrence of an accident will be based on the balance of probabilities, as set out in WCB policy, POL-160, Decision Making.
12. The date of the accident is the date on which the incident occurred, unless otherwise stated in WCB policy, POL-90, Time Frame Limitations for Claims Filing and Invoicing.

Personal Injury

13. To be considered for entitlement to compensation benefits, the WCB must be satisfied that an accident has caused personal injury to a worker.
14. Medical information is required to establish that an injury has occurred, and that the injury was the result of an accident. The WCB considers a number of factors when making this determination, including:
- Whether there is an established, medically recognized diagnosis.
 - Whether the medical information can reasonably relate the injury and symptoms to an accident.
 - The nature, extent and severity of the injury and its compatibility with the accident. The accident must be of sufficient degree and duration to result in the reported symptoms or injury.
 - The temporal relationship between the symptoms and the accident, such as whether there are immediate or near immediate symptoms caused by an acute injury or the delayed symptoms or condition caused by occurrences or exposures over time. An injury is not necessarily compensable simply because symptoms occurred at the workplace.

- The worker's medical history, medical research and medical opinions.
 - Non-work-related factors that may have contributed to the injury, condition or symptoms and whether they are the dominant cause of the injury, condition or symptoms.
 - Whether the worker has a condition that pre-dates the accident. Pre-existing conditions do not disqualify a worker from entitlement, but there must be an accident and resulting injury, as set out in WCB policy, POL-61, Pre-existing Conditions.
 - The nature of the medical information establishing a connection between work and the injury, condition or symptoms, i.e., evidence-based and consistent with relevant medical literature and/or disability guidelines
15. A speculative connection is not sufficient evidence to establish that an accident caused an injury and a lack of evidence will be considered as a factor in making this determination.
16. The determination of whether an accident has caused personal injury to a worker will be based on the balance of probabilities, as set out in WCB policy, POL-160, Decision Making.

Specific Injuries and Illnesses

17. The WCB has a number of policies outlining the additional or unique criteria for entitlement for specific injuries or illnesses:
- WCB policy, POL-01, Psychological or Psychiatric Conditions
 - WCB policy, POL-09, Hearing Loss
 - WCB policy, POL-65, Occupational Disease
 - WCB policy, POL-91, Repetitive Strain Injuries

Subsequent Injuries

18. Entitlement for any subsequent injury or condition is accepted when it is established that a causal link, as supported by objective medical information and accepted medical research, exists between it and the work-related injury. Where a worker experiences a subsequent injury or condition as a direct result of an accepted work-related injury,

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then the subsequent injury or condition is compensable.

19. Subsequent injuries may also be compensable where they occur:
- In the course of approved treatment for an accepted work-related injury,
 - While the worker is participating in an approved return to work or vocational rehabilitation program for an accepted work-related injury, or
 - While the worker is in the course of travel paid for by the WCB, as set out in WCB policy, POL-03, Travel and Related Expenses.

Work-Relatedness

20. To be considered for entitlement to compensation benefits, the WCB must determine if the worker's injury was work-related, i.e., if the injury arose out of and occurred in the course of the worker's employment.
21. The injury must have happened at a time and place that is consistent with work, and while in the course of an activity whose purpose is related to work, to be considered work-related.
22. For claims where the relationship between the injury and work is difficult to determine, the WCB will investigate further. All relevant information, regarding the time, place and activities involved in the injury will be considered to determine whether work is the cause of the injury. A speculative connection is not sufficient evidence to establish that an injury is work-related.
23. The determination of work-relatedness will be based on the balance of probabilities that the injury arose out of and in the course of employment, as set out in WCB policy, POL-160, Decision Making.

Arising out of Employment

24. To arise out of a worker's employment, an injury must be causally connected to an activity undertaken because of a worker's employment. The WCB will consider the nature, conditions, obligations, and explicit or implicit expectations of employment in making this determination.

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25. The WCB considers a number of factors to determine if an injury is related to a work activity. These may include, but are not limited to, whether:
- There are identifiable work hazards or known risk factors in the workplace.
 - The activity was part of the worker's job demands and significant enough to cause the injury.
 - The activity was in response to employment expectations, i.e., formal job duties and tasks directly related to the worker's job.
 - The activity was required or related to the employment, but not part of the formal tasks or assigned work.
 - The activity was undertaken at the direction or authorization of the employer.
 - The activity occurred during a time period for which the worker was being paid.
 - There are personal risks and conditions specific to the worker and present regardless of employment that may have contributed or caused the injury. For example, a degenerative, ordinary disease of life or other pre-existing condition is a risk for the worker both in and out of employment.

These factors do not exclusively determine if an injury is related to a work activity. The WCB assesses and weighs relevant factors to determine whether the relationship to work is more probable than not.

26. For injuries that occur during employer-sanctioned wellness or social events, the WCB may consider the injury work related where:
- The employer directed the worker to participate in the activity, or the activity is a requirement of the worker's employment, and
 - The activity was being performed at a location designated or approved by the employer.
27. Activities during lunch hours, coffee breaks, or other similar rest periods may be considered to be work-related activities, only if the worker is making reasonable and proper use of the employer's facility and employment factors have contributed to the injury.

In the Course of Employment

28. To be considered in the course of employment, the injury must be linked to a worker's employment in terms of time, place and activity. This means that the WCB must determine the activity causing the injury occurred:
- At a time that is consistent with when the worker typically works or at a time when the worker is undertaking an activity because of their employment, and
 - At a place that is consistent with the place of employment such as the employer's premises, a specific worksite or another work location.
29. Time and place are not strictly limited to the typical hours of work or the employer's premises.
30. An injury is not necessarily work-related when symptoms occurred at a time that is consistent with when the worker typically works. To be considered arising out of and in the course of employment, there must be a relationship between the work activities and the injury.
31. Work locations include, but are not limited to:
- An employer's premises including owned or leased buildings or properties. (e.g., parking lots, grounds and private roads)
 - Any shared premises or any work location assigned, directed or authorized by the employer. (e.g., a construction site)
 - A place where the worker might reasonably have been while engaged in work-related activities. (e.g., working from a home office)
32. Workers are not considered to be in the course of employment if they choose to perform an activity unrelated to employment, even if this occurs during typical work hours, unless the activity was directed or requested by the employer.

Travel

33. Where travel is part of a worker's job function, and where a worker is being paid for traveling, a personal injury resulting from travel is considered to have occurred in the course of employment.
34. Workers are not considered to be in the course of employment during the regular commute to work, i.e., while traveling to or from the worker's primary workplace.
35. Only travel by the most direct route qualifies for being in the course of employment. Any detour from the most direct route or for personal activities removes the worker from the course of employment.
36. Workers required to travel away from home are considered to be in the course of employment while making reasonable and proper use of the accommodation facilities. However, workers are not considered to be in the course of employment when participating in personal or leisure activities where the employer has not directed or requested it, even if they are on the accommodation premises.

Union Activities

37. Workers are considered to be in the course of employment while attending union meetings, collective bargaining sessions, and other union business during normal working hours.

The employer in these cases is:

- The union, if the union is either paying the worker directly or is reimbursing the employer for the time that the worker is attending the meeting.
- The employer, if the worker is maintained on the employer's payroll and is not reimbursed by the union.

Personal Activities

38. Workers are not considered to be in the course of the employment when engaged in personal errands and personal activities that have no relationship to the activities

undertaken because of the worker's employment.

39. To determine whether a personal activity occurred in the course of employment, the WCB will consider:
- The duration of the activity,
 - Nature of the activity, and
 - The extent to which the activity deviated from the worker's regular employment.
40. Injuries that occur as a result of voluntary personal relationships will not usually be considered in the course of employment, even if the parties conduct their relationship during or at work. Claims cannot be accepted if the cause is exclusively personal and has no relationship to the activities undertaken because of the worker's employment.
41. Where the worker engages in personal activities that substantially deviate from the expectations of employment, they may not be considered to be in the course of employment. Examples include:
- Acts considered to be criminal in nature.
 - Injuries while the worker is intoxicated or drug impaired.
 - Aggressive acts, where the worker is an instigator, or the issue is purely personal with no relationship to the activities undertaken because of the worker's employment.

Workers Called Out for Emergencies in the Course of Employment

42. Workers are not considered to be in the course of employment while routinely travelling to and from work. However, as part of their contract of employment, the worker might be called out at a time which is outside their normal working hours to deal with an emergency situation connected with their employment.

A worker is considered to be in the course of employment when the worker first becomes aware of the emergency and is required to travel to the employer's workplace or to some other place where the job has to be done. The worker continues to be in the course of employment until the worker returns home, to the place where the call was received, or any place for refreshment or recreation, whichever is reached first.

Presumption of Work-relatedness

43. The WCB determines work-relatedness for most claims on the balance of probabilities, as set out in WCB policy, POL-160, Decision Making. There are specific circumstances, however, where the relationship between the injury and work is presumed.

General Presumption

44. If, after assessing and weighing all relevant factors, the WCB is unable, on the balance of probabilities, to make a decision whether an injury is work-related, the claim will be reviewed to determine if the general presumption of work-relatedness may apply.
45. The general presumption does not mean that all injuries are presumed to be work-related. The presumption applies only in the following types of cases where it is not possible to obtain sufficient information to determine whether an injury either arose out of or occurred in the course of employment:
- Where the accident and resulting injury arose out of the employment, it is presumed that the injury occurred in the course of the employment.
 - Where the accident and resulting injury occurred in the course of employment, it is presumed that the injury arose out of the employment.

Where there is evidence to the contrary, the presumption does not apply.

46. For claims where the general presumption applies, the WCB must be satisfied that an accident occurred and the accident caused personal injury to the worker as conditions for entitlement.

Presumption for Trauma- and Stressor-Related Disorders

47. WCB Policy, POL-01, Psychological or Psychiatric Condition, sets out the presumption of work-relatedness for trauma- and stressor-related disorders, such as Post-traumatic Stress Disorder.

Presumptions for Firefighters – Occupational Disease

48. WCB Policy, POL-65, Occupational Disease, sets out the presumption of work-relatedness for firefighters and fire inspectors with specific occupational diseases.

Presumptions for Firefighters – Heart Injury

49. Effective January 1, 2019, where a firefighter or fire inspector experiences a heart injury (heart attack, cardiac arrest or heart arrhythmia) within 24 hours of responding to an emergency call or dispatch, the heart injury will be presumed to be work-related. Where there is evidence to the contrary, the presumption does not apply.

Wilful and Serious Misconduct

50. Wilful and serious misconduct is the deliberate and unreasonable breach of rule or law designed for safety, well known to the worker, and enforced. It is the voluntary act of a worker with reckless disregard for the worker's own safety and which the worker should have recognized as being likely to result in personal injury.
51. Where the injury is solely due to wilful and serious misconduct of the worker, compensation for the injury, including health care benefits, is not payable for the first three weeks following the loss of earning capacity.

HISTORY:

January 1, 2025 – Non-substantive changes to reflect amendments to WCB Policy POL-01, Psychological or Psychiatric Condition.

September 28, 2023 – Amended to include work locations assigned, directed, or authorized by the employer, as well as any other place where the worker might reasonably be while engaged in work-related activities.

December 25, 2021 - Non-substantive changes to reflect *Workers Compensation Act* amendments and to incorporate content from WCB policy, POL-74, Worker.

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July 30, 2021 – Non-substantive edits to terminology.

May 13, 2021 – Non-substantive changes to reflect rescinded policies, POL-66, Respiratory Diseases and POL-69, Allergies.

December 10, 2020 - Non-substantive changes to reflect revisions to policy, POL-86, Temporary Wage Loss Benefits and policy definitions.

July 23, 2020 – Non-substantive changes to reflect new policy, POL-160, Decision Making.

January 24, 2019 – Previously titled *Arising Out of and in the Course of Employment*, the policy was amended to clarify the criteria and conditions for entitlement to compensation. Amendments include clarification related to of arising out of and in the course of employment and explanation on how the Workers Compensation Board determines whether there has been an accident and personal injury. Content from the policy, Emergency Callout of Workers (POL-127), has been incorporated into the amendments and that policy has been rescinded.

September 12, 2016 - Non-substantive changes to reference Workers Compensation Board policy, POL-90, “Time Frame Limitations for Claims Filing and Invoicing.”

November 26, 2009 - The content in Workers Compensation Board policy, POL04-06, “Personal Injury” was combined with this policy to improve clarity around the issue of personal injury and arising out of and in the course of employment. The policy on “Personal Injury” was rescinded.

June 26, 2007 - The policy was updated as a result of the 60-month policy review process.

Board of Directors Approval Date: December 13, 2001