PERSONAL PROTECTION INSURANCE COVERAGE

In Quebec, all workers (whether full-time or part-time) are automatically covered by the public workplace health and safety plan administered by the CNESST (*Commission des normes, de l'équité, de la santé et de la sécurité du travail*), under the *Act respecting industrial accidents and occupational diseases* (LATMP).

However, coverage is optional for certain individuals not automatically included in the plan, such as:

- Business owners
- Self-employed workers
- Sole proprietors who hire employees
- Volunteers

Therefore, agricultural producers are not systematically covered in case of a work-related injury. They are free, and even encouraged, to subscribe to protection that ensures income in case of a workplace accident or occupational illness.

Planning an insurance coverage in case of disability is wise, especially when business continuity is at stake.

A comparative analysis of different insurance coverages

In 2024, an independent comparative analysis by ECKLER of different disability insurance coverages available in Québec revealed that nearly 95% of agricultural producers has no coverage protection against work-related injuries.

This analysis also made it possible to establish a comparison between private insurance coverage and the personal protection offered by the CNESST, the main elements of which are next.

Private Disability Insurance	CNESST Personal Protection
Covers work and non-work-related disabilities (depending on contract)	Covers work-related disabilities only
Benefits and services vary by contract (e.g., rehabilitation)	Covers 90% of net income, and if necessary, medical, rehab and therapy costs
Premiums vary by insurer criteria (income, age, profession, health, smoking status) and increase with age	Premiums vary by CNESST classification and desired coverage amount
Indexation depends on insurer contract	Annual indexation based on inflation
Health declaration and medical exams usually required	Proof of earning capacity required, no medical exam needed
Minimum work hours often required	No minimum work hours required
Benefit level depends on income	Benefit level depends on the nature of the activity: minimum $33,600, maximum $98,000 (2025 data)
Benefits may be taxable	Benefits are non-taxable
Waiting period varies (30–90 days)	No waiting period: benefits start the day after injury
Duration varies by contract (typically 2 years, up to age 65)	Benefits paid for full duration of incapacity, up to age 68

What are the key benefits of the CNESST's Personal Protection Insurance Coverage?

- **Income Replacement Benefit:** Receive 90% of net income in case of work incapacity, with no waiting period
- **Affordable and Tax-Advantaged**: For example, a coverage of $60,000 costs on average $1,260/year vs. $3,750/year for private insurance (can very depending on the coverage). The incomes are tax-deductible
- **Medical assistance and rehabilitation support**: Includes care, medication, physical and social rehabilitation, and return-to-work support
- **Business Continuity:** Ensures operations can continue in case of accident or long-term disability

How to adhere to a Personal Protection Insurance Coverage

- See all details and eligibility criteria for CNESST personal protection
- Contact CNESST at 1-844-838-0808 or adhere online
- You can estimate your annual premium before submitting your application