Does Worker's Compensation Cover Injuries At Company Events?



Many employees wonder whether injuries sustained at work-sponsored events are covered under worker's compensation.

While the answer is not always straightforward, the Workplace Safety and Insurance Board (WSIB) may provide benefits if the injury is deemed work-related. Several factors influence eligibility, including the nature of the event, the employee's activity at the time of the injury, and the employer's WSIB coverage status.

When Does WSIB Cover Injuries at Work Events?

Workplace events such as company parties, team-building retreats, or corporate gatherings can blur the lines between personal and professional activities. If an employee is injured during such an event, their eligibility for WSIB benefits depends on specific criteria, including where and when the incident occurred and what the employee was doing at the time. While all factors matter, the employee's activity at the time of the accident is often the most critical consideration.

Employees do not have to be actively working or receiving pay when the injury occurs. What matters is whether their participation in the event was sufficiently connected to their employment duties. The event's purpose plays a significant role—if it was organized to boost morale, encourage teamwork, or build professional relationships, it may be considered work-related. Additionally, the event should be arranged and primarily funded by the employer. An informal after-hours gathering among co-workers would likely not qualify.

If attendance was mandatory, this strengthens the argument that the injury was work-related. Even if attendance was encouraged but not required, WSIB may still recognize the event as incidental to employment if there was a strong expectation of participation.

Additional Eligibility Considerations

Even if the event itself is considered work-related, additional factors impact whether WSIB benefits apply. The employer must be part of an industry that is required to have WSIB coverage or must have voluntarily opted into coverage. Additionally, the injured worker must be eligible under the Workplace Safety and Insurance Act (WSIA), meaning they must be considered a worker under the Act and not

an independent contractor or other excluded category.

Examples of Covered and Non-Covered Scenarios

Consider these examples of when WSIB benefits may apply:

- A company holds an annual retreat where employees engage in team-building exercises. An employee trips and sprains their ankle while participating in an organized activity. Since the event was employer-sponsored and intended to strengthen workplace relationships, WSIB may recognize the injury as work-related.
- On the other hand, if a group of co-workers decides to go out for drinks after work and one employee slips and falls outside the venue, the injury would not be covered. Since the employer did not organize or fund the outing, and attendance was purely social, it would not meet WSIB's criteria for work-related injuries.

Key Takeaways

Injuries sustained at employer-sponsored events may be covered by WSIB if they meet specific criteria. Employees do not need to be on the clock at the time of injury, but the activity must be connected to their employment. Employer involvement is crucial—the event should be officially organized and funded by the employer. Attendance expectations and the event's purpose play a significant role in determining coverage. Coverage also depends on whether the employer has WSIB coverage and whether the worker qualifies under WSIA.

The content of this article is intended to provide a general guide to the subject matter. Specialist advice should be sought about your specific circumstances.

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