

**Operational
Policy**Section
Special Cases (Worker Coverage)Subject
Domestic Workers

Policy

The WSIB provides coverage for domestic workers who are employed more than 24 hours a week by one employer. If the worker's hours vary—more than 24 hours most weeks, but 24 hours or less other weeks—the worker is continuously covered.

Purpose

The purpose of this policy is to identify who is considered to be a domestic worker and to outline when domestic workers may have WSIB coverage.

Guidelines

Domestic workers are directly hired and paid by private households. Domestic workers' primary activities relate to the operation of the employer's household.

Domestic workers who work:

- 24 hours a week or less for a single employer, or
- more than 24 hours a week for two or more employers, but 24 hours a week or less for any one employer,

are not covered under the insurance plan. These domestic workers may apply for optional insurance, refer to 12-03-02, Optional Insurance.

Who is a domestic worker?

Domestic workers include:

- bodyguards
- caregivers of children (may be referred to as babysitters, nannies and/or nursemaids)
- chauffeurs
- cleaning persons
- companions (does not include attendants. [For coverage of attendants to injured workers, refer to 17-06-05, Personal Care Attendants and Allowance](#)*)
- cooks
- gardeners
- handy persons, and
- housekeepers (may be referred to as butlers and/or maids).

~~*For coverage of attendants to injured workers, refer to 17-06-05, Personal Care Allowance.~~

Note

These guidelines also apply to domestic workers employed by religious organizations who work in the households of religious clerics.

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Family members engaged as domestic workers in their own home for more than 24 hours per week are considered full-time domestic workers if:

- they are paid a stated wage
- the employer makes normal deductions for Employment Insurance, Canada Pension Plan and income tax, and
- the employer maintains wage records.

Duties outside the employer's home

Domestic workers are in the course of their employment while doing job duties, authorized by their employers, outside the employer's home, refer to 15-02-02, Accident in the Course of Employment.

Foreign embassies/residences

Domestic workers employed in foreign government embassies or diplomatic residences located in Ontario are not compulsorily covered even if their employment may exceed 24 hours a week. The employer can apply for coverage, refer to 12-01-02, Employer by Application.

Shared employment

Shared employment is considered by the WSIB to mean employment of a domestic worker by two or more households where duties are carried out for more than one household at the same time.

If the shared employment is more than 24 hours a week in total, the parties to the shared employment are considered an employer and must register with the WSIB under a single account.

Example

Two families employ a babysitter who works for Family A for 15 hours and Family B for 12 hours for a total of 27 hours. For 6 of those hours, the babysitter cares for the children of both families at the same time. This is considered shared employment by the WSIB. Both family A and B together are considered the employer and must register with the WSIB under a single account.

Employer's responsibilities

Employers of full-time domestic workers must register with the WSIB. For registration details, refer to 14-02-02, Registration and 14-02-15, Voluntary Registration.

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Domestic Workers**Application date**

This policy applies to all decisions made on or after [September 21, 2026](#)~~December 5, 2024,~~
~~about coverage on or after January 1, 2003.~~

Document history

This document replaces 12-04-14 dated [December 5, 2024](#)~~October 29, 2007.~~

This document was previously published as:

[12-04-14 dated October 29, 2007](#)

12-04-14 dated October 12, 2004

12-04-04 dated July 7, 2000.

References**Legislative authority**

Workplace Safety and Insurance Act, 1997

Sections 2(1), 74(1), 75(1)(2)(3), 76, 77, 78, 79, 151

Ontario Regulation 175/98

Schedule 1

Approval

~~Approved by the President and CEO on December 3, 2024~~