



To get the most out  
of **LIFE**, work hard  
but work **SAFE!**

Prevention, worth learning about.



Prevention,  
I'm working at it!

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Because you have  
only one life to live...

**PREVENTION**

starts now!

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Every year in Québec close to 24,000 young people aged 24 or under are injured at work. Do you realize that this means that about 460 young people have a work-related accident every week? For many of them, the consequences are serious and for others the consequence is death: almost every month a young person dies at work. Next month it could be your workmate, your best friend, your sister or even you!



Steven, 21 years old, in a job for two months, dies accidentally, caught in a conveyor. Mourning him are his parents, Louise and Peter, his kid sister Emily, his girlfriend Sophia and many school friends.

"Steven had a great sense of humour and got along with everybody. He was one of the best players on our football team. He was my best friend... I'm really going to miss him."

Patrick, Steven's best friend

"He dreamed of becoming a photographer and of us traveling around the world together. He never had the chance to travel anywhere."

Sophia, Steven's girlfriend

"He was my role model. He helped me with my homework and made me feel better whenever I was having a hard time. Things won't be the same without him."

Emily, Steven's kid sister

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## Questions to ask when you start a **NEW JOB**

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- What risks are involved in my job?
- Do I need any training to do my job safely?
- What are the safety rules and instructions?
- What are the safe work methods?
- Do I have to wear protective gear (helmet, glasses, etc.) or use protective equipment (dollies, carts, etc.)?
- What should I do in the event of a work-related accident?
- What measures apply in an emergency (fire, chemical spills, etc.)?
- Who do I go to with my questions about occupational health and safety?

**When you start a new job, it's okay to ask questions. The answers you get could protect you from getting injured or even save your life!**

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**Prevention,  
I'm working at it!**

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# What are my rights and obligations as a worker?

You're entitled to require that your employer provide you with working conditions that let you do your job safely. Your employer must ensure that you get the information, training and supervision that you need to do your job without getting injured.

You're obliged to wear the protective gear furnished by your employer, to follow the safety rules in effect in the establishment where you work and to contribute to eliminating dangers in the workplace (for example, by telling your employer if you discover a danger, by warning someone if a machine is defective or by wiping up a puddle on the floor, etc.).

# Does my employer have to provide me with protective gear?

**YES** Your employer must furnish you with the protective gear and equipment that you need to do your work safely. And your obligation is to wear that gear and use that equipment.



# What should I do if I think that it's unsafe to do my job?

**Tell your employer about it immediately.**

You have the right to refuse to do a task if you believe that it poses a health or safety risk for you or someone else. In such a case, your employer must correct the situation.

If after speaking to your employer, you both still disagree about the danger or the proposed measures, you can request the intervention of an inspector by phoning the CSST office in the region in which your workplace is located.

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**You're covered  
in the event  
of a work-related  
accident**

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# What's the CSST's role?

The CSST is the government insurer for Québec's workers and employers. Under this mandatory insurance plan, victims of work-related accidents or diseases are compensated.

- To victims of a work-related accident or disease, the CSST provides financial support and access to medical aid and rehabilitation services;
- To employers, who finance the plan by paying premiums (assessments), the CSST provides assistance so that they can eliminate dangers in the workplace.

The CSST is also concerned with the prevention of work-related accidents and diseases. It promotes various measures aimed at creating safe workplaces and supports employers in applying those measures.

# I have a job. Am I covered in the event of a work-related accident?

**YES** Once you're being paid wages by an employer, whether you're working full-time or part-time, whether you're unionized or not, you're automatically insured by the CSST from your first day of work. There's no minimum age to be covered. The insurance doesn't cost you a cent and you don't have to register anywhere to be entitled to it.



**Am I covered even if  
my employer hasn't  
paid its premiums?**

**YES** You're still fully covered  
by the CSST.

**Do I have to be  
unionized to be covered  
by the CSST?**

**NO** You don't have to be union-  
ized to be covered. Once you're  
getting wages from an employer, you're  
automatically insured by the CSST if you  
have a **work-related accident or contract an  
occupational disease.**

## How are indemnities calculated and paid?

For the actual day of the accident, your employer must pay you your full wages as if you had worked the whole day. For the first 14 days after your accident, your employer must pay you 90% of your net wages for every day or partial day that you would normally have worked. It must apply for reimbursement from the CSST.

From the 15th day, the CSST will pay you an indemnity equal to 90% of your net income. If you're a worker pursuing studies, special rules may apply.



Your net wages are calculated by subtracting the deductions for employment insurance, the Québec Pension Plan and the new Québec Parental Insurance Plan from your gross wages.



# Are all workers covered by the CSST?

**NO** Self-employed workers (called «independent operators»), domestics, volunteers, professional athletes and persons hired by an individual to care for another person (a child, an invalid, a handicapped person or an elderly person) are not covered by the CSST. However, independent operators and domestics may be entitled to personal coverage under certain conditions.



## I'm looking after my neighbour's children. Am I covered by the CSST?

**NO** If you're taking care of children, an invalid or an elderly person, or if you do housework for an individual, you're not considered hired by an employer and therefore you're not covered if you have a work-related accident. If you're given accommodation to do your job, you're regarded as a domestic and in that case, you could obtain legal coverage by making a written application to the CSST and paying the prescribed premium.

# **I deliver newspapers in my neighbourhood. Am I covered?**

**YES** If you deliver daily or weekly newspapers, you're considered to be a paper carrier, and as such, you'd be entitled to indemnities in the event of a work-related accident or disease. Your indemnities would be calculated according to CSST rules, but paid by your employer. Your employer must take out insurance for that purpose.

If you deliver pamphlets, circulars or phone books, you're not considered a paper carrier, but rather the same as any other worker, and therefore covered by the CSST.

## **I do volunteer work. Am I covered by the CSST?**

You're covered by the CSST during your volunteer working hours only if the organization you work for has previously applied for coverage with the CSST. You should check this with your employer.

## **I work at a farm in the summer. Am I covered by the CSST?**

**YES** You're covered if you receive wages from a farmer operating a farming business in Québec.

# During the summer, I pick fruit in British Columbia. Am I covered by the CSST?

**NO** If you work for an employer outside Québec that does not have an establishment or office in Québec, you're not covered by the CSST. However, you are covered by a body similar to the CSST in the province that you're working in. You should find out about this from the body of that province or from your employer.



**In the summer, I do painting, lawn-mowing and window-washing for residents in my town. Am I covered by the CSST?**

**NO** Because you work for yourself, you're regarded as an «independent operator» and therefore not covered by the CSST. But you could be covered if you apply for coverage and pay the prescribed premium.

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**Working and  
studying at the  
same time**

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# I work part-time while studying. Am I covered by the CSST?

**YES** You do not have to work a minimum number of hours to be insured by the CSST. Once you're working, part-time while studying or full-time, and an employer pays you wages, you're automatically insured by the CSST.



**I'm doing an employer-paid  
traineeship while studying.  
Am I covered by the CSST?**

**YES** The CSST considers you to be  
like any other worker in that  
enterprise; therefore you're covered.



**I'm doing an unpaid traineeship while studying.  
Do I have the same rights  
as the other workers?**

**YES** If you're doing an unpaid traineeship in an enterprise during your studies, you're covered and have the same rights as the other workers, except for the right to return to work. You're regarded as working for the educational institution where you're studying or for the school board governing that institution.

**I attend hands-on workshops in my occupational training centre. Am I covered by the CSST?**

**NO** For hands-on workshops in schools, you're not regarded as a worker (i.e. as a person paid by an employer for doing work) and therefore you're not covered by the CSST. However, you may be covered by the insurance plan in your occupational training centre or CEGEP. Check with your educational institution.



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# **What to do in the event of an accident**

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# What's the first thing I should do if I have an accident at work?

Tell your employer immediately about the accident. You must do so regardless of the severity of the injury and even if you don't need any immediate medical attention. If required, you must be given first aid and, if your condition warrants it, you must be taken to a health care institution. Your doctor will give you a medical certificate with a diagnosis and indicate the expected duration of your recovery period.



# Should I tell my employer even if my injury is trivial?

**YES** You must report any injury to your employer. A trivial injury could worsen. If you don't report it and your injury worsens, you could have problems having it recognized that your injury was the result of a work-related accident.





# What happens if I'm the victim of a work-related accident?

If you're injured as the result of a work-related accident requiring an absence from work, your employer must pay you for the first 14 days of your absence and after that period, the CSST will pay you. To receive an income replacement indemnity, you must apply to the CSST for compensation. It will determine if your application is admissible and, assuming it is, you'd then receive an indemnity for as long as you can't return to work. You could also be entitled to certain services and treatment.

**I had a work-related accident. What's the procedure for applying to the CSST for compensation?**

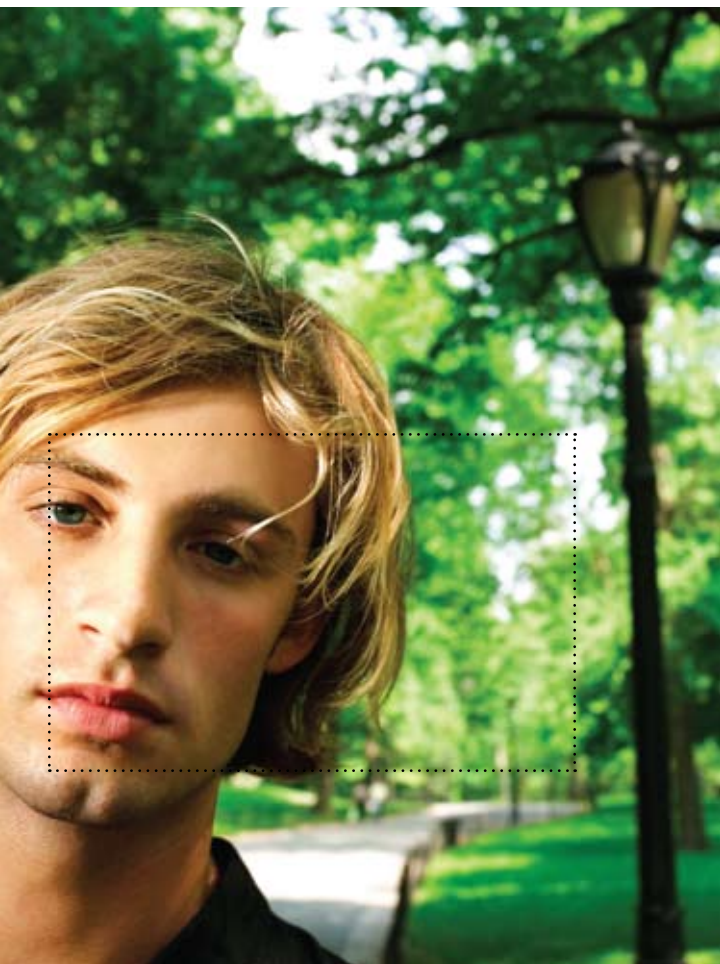


- You must consult your doctor, who will give you a medical certificate. If you're unable to resume work the day after the accident, give it to your employer.

- If you're on a work stoppage that lasts for more than 14 days, you must apply to the CSST for compensation by completing a *Worker's Claim form*, available from your employer or your local CSST office. Your employer must give you a copy of the form entitled *Avis de l'employeur et demande de remboursement* (employer's notice and reimbursement claim) describing the work-related accident. Your signature on that document is optional; you should sign it only if the information contained in it reflects what really happened.
- If you can return to work within 14 days of your accident, but you incurred expenses for medical aid, travel or accommodation, then in order to be reimbursed you must also complete a *Worker's Claim form* and an *Application for Reimbursement of Expenses form*. You must send those forms and your original receipts to your local CSST office.
- You have six months to apply to the CSST for compensation.

# **In what circumstances will the CSST compensate me for lost wages?**

The CSST may compensate you for lost wages in the form of indemnities if, because of your work-related accident or disease, you're unable to do the job that you had at the time of the accident or if you're unable to pursue your studies. (Example: You're injured at work in the summer and the injury prevents you from doing your weekend job during the academic year or from resuming your studies in the fall.)



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# **My return to work**

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# Can my employer fire me or punish me because I had a work-related accident?

**NO** An employer can't fire you, suspend you, move you or take reprisals against you because you had a work-related accident or because you've contracted an occupational disease.

If an employer takes any measures against you, then:

- If you're not unionized, you can file a complaint with the CSST within 30 days of the sanction or measure you're complaining about;
- If you're unionized, then at your option you can either use the grievance procedure provided for in the enterprise's collective agreement or file a complaint with the CSST within the same 30 days.

## **What are my rights once I can return to work?**

You have the right to resume your job or hold an equivalent job with the same employer once you can do so. You keep the same salary, seniority and all the benefits to which you would have been entitled if you had not been absent from your job. Your return to work must take place within the time limit prescribed by law and you can exercise that right on condition that your employment contract has not expired.



# What's involved in rehabilitation?

Rehabilitation is intended to facilitate your return to work following a work-related accident or disease. If because of the consequences of your accident you can't resume your job, a counselor in your local CSST office will assess your situation. For example, the counselor would help you to determine what other kind of work you could do.



Just one number for the CSST:

**1 866 302-CSST (2778)**

**Abitibi-Témiscamingue**

33, rue Gamble Ouest

**Rouyn-Noranda**

(Québec) J9X 2R3

2<sup>e</sup> étage

1185, rue Germain

**Val-d'Or**

(Québec) J9P 6B1

**Bas-Saint-Laurent**

180, rue des Gouverneurs

Case postale 2180

**Rimouski**

(Québec) G5L 7P3

**Chaudière-Appalaches**

835, rue de la Concorde

**Saint-Romuald**

(Québec) G6W 7P7

**Côte-Nord**

Bureau 236

700, boulevard Laure

**Sept-Îles**

(Québec) G4R 1Y1

235, boulevard La Salle

**Baie-Comeau**

(Québec) G4Z 2Z4

**Estrie**

Place-Jacques-Cartier

Bureau 204

1650, rue King Ouest

**Sherbrooke**

(Québec) J1J 2C3

**Gaspésie-Îles-de-la-Madeleine**

163, boulevard de Gaspé

**Gaspé**

(Québec) G4X 2V1

200, boulevard Perron Ouest

**New Richmond**

(Québec) G0C 2B0

**Île-de-Montréal**

1, complexe Desjardins

Tour Sud, 31<sup>e</sup> étage

Case postale 3

Succursale Place-Desjardins

**Montréal**

(Québec) H5B 1H1

**Lanaudière**

432, rue De Lanaudière

Case postale 550

**Joliette**

(Québec) J6E 7N2

**Laurentides**

6<sup>e</sup> étage

85, rue De Martigny Ouest

**Saint-Jérôme**

(Québec) J7Y 3R8

**Laval**

1700, boulevard Laval

**Laval**

(Québec) H7S 2G6

**Longueuil**

25, boulevard La Fayette

**Longueuil**

(Québec) J4K 5B7

**Mauricie et Centre-du-Québec**

Bureau 200

1055, boulevard des Forges

**Trois-Rivières**

(Québec) G8Z 4J9

**Outaouais**

15, rue Gamelin

Case postale 1454

**Gatineau**

(Québec) J8X 3Y3

**Québec**

425, rue du Pont

Case postale 4900

Succursale Terminus

**Québec**

(Québec) G1K 7S6

**Saguenay-Lac-Saint-Jean**

Place-du-Fjord

901, boulevard Talbot

Case postale 5400

**Chicoutimi**

(Québec) G7H 6P8

Complexe du Parc

6<sup>e</sup> étage

1209, boulevard du Sacré-Cœur

Case postale 47

**Saint-Félicien**

(Québec) G8K 2P8

**Saint-Jean-sur-Richelieu**

145, boulevard Saint-Joseph

Case postale 100

**Saint-Jean-sur-Richelieu**

(Québec) J3B 6Z1

**Valleyfield**

9, rue Nicholson

**Salaberry-de-Valleyfield**

(Québec) J6T 4M4

**Yamaska**

2710, rue Bachand

**Saint-Hyacinthe**

(Québec) J2S 8B6

Bureau RC-4

77, rue Principale

**Granby**

(Québec) J2G 9B3

Bureau 102

26, place Charles-De

Montmagny

**Sorel-Tracy**

(Québec) J3P 7E3

To find out more,  
visit our Web site at:  
**[www.csst.qc.ca/jeunes](http://www.csst.qc.ca/jeunes)**  
(in French only)

or call your local  
CSST office.  
**1 866 302-CSST (2778).**