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Finance and
Administration Committee

**Submission to the Finance and Administration Committee's Inquiry
into Queensland's Workers' Compensation Scheme**

My name is Rebecca Rodd, and I am the General Manager (Administration) of Reef Magic Cruises Pty Ltd. I make this submission in conjunction with Mr Tim North, the Managing Director, who is currently overseas.

Reef Magic Cruises has been operating for over 15 years and is a small locally owned business providing daily reef trips for up to 180 passengers to a permanently moored pontoon situated 60kms off the coast of Cairns in the outer barrier reef. With our second vessel we provide charter services and ship to shore transfers for the cruise line industry.

Our employment levels are seasonal, varying from 35 to 55 staff at intervals throughout the year. Reef Magic staff comprise administration, reservations, maintenance, cruise attendants, skippers, marine engineers and caretakers, both shore and sea based.

Reef Magic Cruises employs a Work Place Health and Safety Officer and is proactive in maintaining and instructing staff in all facets of shipboard and workplace safety procedures.

Despite these measures, our recent WorkCover Queensland claims history has included:

- A long term employee and senior staff member, responsible for the training and supervision of both new and junior staff, being injured whilst in bare feet moving a gang plank on the wharf. Despite being instructed by another senior staff member just minutes before, to put her shoes on. This resulted in tearing her toenail from her big toe and 4 weeks off work;
- Another junior staff member was instructed to tie up her shoe lace which had come undone. She failed to do so and within minutes of the instruction, tripped and fell down a set of stairs fracturing an elbow and breaking her other arm. Surgery and physiotherapy rehabilitation ensued with some 3 months absence from work; and
- An employee riding her bicycle to and from work was knocked off her bike. At the time she was not wearing a helmet nor did the bicycle have adequate lighting, both requirements by law.

We do not believe the employer should be responsible for the full cost of the resulting medical expenses and absences from work when, in fact, the employee contributed by way of both negligence and ignoring directives which would have prevented the incident from taking place.

Contributory negligence plays a major part in most claims and companies are not only penalised via annual premium rates but also a loading based on case history. A case history inflated by adult employees' irresponsible behaviour.

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With premium rates increased annually according to industry comparisons and claims history, companies are paying back the cost of the claims over a period. Add to this common law claims settled without consultation back to the employer, the premium costs add to the already burdened small business owner.

WorkCover Qld should be open to privatisation similar to that which occurred some years ago with the State Government Insurance Office (SGIO) in the management and handling of Compulsory Third Party Insurance premiums on motor vehicles.

Consideration should also be given to employees sharing the cost of the protection offered and contributing to a scheme that provides them with a safe environment to work in, with the knowledge that any injuries sustained will be covered by a jointly funded policy. Contributions could be made via the payroll system.

I thank you for taking the time to listen to and/or read our submission.



REBECCA RODD

General Manager (Admin)

28th August 2012

