

From: phil shield [REDACTED]
Sent: Thursday, 18 July 2019 10:20 AM
To: wcpolicy
Subject: WORK COVER FOR THE TAXI INDUSTRY.

Good morning,

I understand that the submissions for this argument are already closed, but I thought that I would share my thoughts if you are interested.

My wife and I both drive full time at the age of 64 and we own two cabs in Bundaberg. We currently have one day driver who drives four days a week, we do the rest ourselves, because we can not get drivers, and for me that means 16 hours each day. We have borrowed from the bank to replace both our cabs and will need to work for at least the next 5 years to clear our loans if we last that long.

Our current Insurance policy covers anyone who drives our cabs for Personal Accident and Injury, \$30M Public liability and the vehicle, so my question is why do we need Work Cover when it is already covered.

The Taxi Industry is already struggling to survive at the moment after the introduction of ride share who have used the Uber platform to create their own customer base then operate privately on their mobile phones, thereby not paying GST or Tax and if you think that they will pay work cover, then good luck with that.

The end result will be no taxi service at night time as the owners will do what they can themselves, then park the cab, because we cannot afford to hire drivers, if you can get any with a clean driving record, or who will not smoke in the cab.

Taxi drivers have always been covered by Insurance under the Bailee/Bailor agreement, but in any case the drivers are Self Employed and by law, are responsible for their own Personal Accident Insurance, pay their own GST, Tax and Superannuation just like any other self employed person, but we the operator pay their Insurance for them, so that we know that they are covered.

If you go down this path and get it wrong, which I suspect you will, then next thing you will be wanting is for the Taxi Industry to pay drivers wages, and if that happens then that will shut the whole Taxi Industry down, it will be the last nail in in coffin, for many people. In case you have not noticed, there are no new young people coming into the Industry, so when my generation die out, then what?

If you introduce work cover, then we will not bother employing anyone, we will do what we can then just park the cab.

Have a nice day

Regards

Phil Shield.

