2727 COWORKING / RESEARCH & PRACTICAL GUIDANCE

Workplace Accidents in Québec Coworking Spaces: Whom to Notify and What to Do

> Find a practical home for your work at 2727 Coworking in Montreal. Explore private offices, day workspaces and meeting rooms, plus business-address and virtual-mailbox services for your company.

Published by 2727 Coworking · 2026-10-31 · workplace accident coworking québec · workplace accident coworking space · report a workplace accident cnesst · whom to notify workplace accident · cnesst worker's claim · self-employed worker personal coverage · remote work collaborative space · non-medical incident log · cnesst accident register

Original article: https://2727coworking.com/articles/workplace-accidents-quebec-coworking-whom-notify-what-do

In this article

1. Executive Summary
2. Introduction and Context
3. Definitions and Framework: What the CNESST Says About a Shared Space
4. Before an Incident: Policy, Agreement and Location Sheet
5. Immediately and the Next Day: Care, Notification and Facts
6. Timeline: From the First Day to the Claim
7. The First Two Weeks: The Employee’s Process
8. The Employer’s Process: Obligations and Documents
9. What the Operator Can Provide (and What It Does Not Decide)
10. Liability and Insurance: What Not to Assume
11. The Self-Employed Path: Status, Coverage and Uncertainty
12. Personal Information, Witnesses and Medical Documents
13. Non-Medical Incident Log Template
14. Analysis of Data and Evidence
15. Implications and Outlook
16. Frequently Asked Questions (FAQ)
17. Conclusion

Executive Summary

In Québec, the CNESST (Commission des normes, de l’équité, de la santé et de la sécurité du travail) states that the Act respecting occupational health and safety (LSST) applies whether work is performed on the employer’s premises or remotely (www.cnesst.gouv.qc.ca). It cites an « espace collaboratif » as an example of a change in location to plan for in advance (www.cnesst.gouv.qc.ca) and states that the same reporting rules apply regardless of location (www.cnesst.gouv.qc.ca). A coworking space therefore does not create a separate procedure: it adds people to contact (the operator, other members) and a need to record the facts promptly.

The official sequence comes down to a few points:

- **Notification:** workers must notify their supervisor before leaving the establishment if they are able to do so, or otherwise as soon as possible (LATMP). The employer provides first aid immediately (CNESST).
- **Care:** workers may consult the health professional of their choice, who provides the medical certificate.
- **Deadlines:** a claim is required if the inability to work lasts more than 14 full days, and must be filed within six months of the injury (LATMP). During the first 14 days, the employer pays 90% of net wages (LATMP), then the CNESST takes over as of the 15th day (CNESST).
- **Eligibility:** never automatic. The CNESST says an injury sustained while working remotely may be compensated in certain situations and that it determines whether the injury is work-related.
- **Liability:** the location alone does not establish that the operator, employer or an insurer is liable. A covered worker generally cannot sue their employer, and a third party’s civil liability requires proof of fault.
- **Freelancers:** self-employed workers are not automatically covered, and personal coverage is optional.
- **Statistics:** Québec recorded 103,928 employment injuries in 2025; none of the public statistics consulted identify coworking separately.

This article provides a timeline, a document checklist table, a status matrix and a non-medical incident log; it does not replace legal advice, which we recommend obtaining before adopting any of these tools.

Introduction and Context

This guide is for founders, human resources leads and managers of small Montréal teams with an employee who sometimes works in a coworking space. There are two decisions to make. Before an incident, decide whether the shared space is an authorized work location and put it in writing. After an injury, know which facts to collect, whom to notify, what care to arrange and which CNESST procedures to follow. The article is published by a Montréal shared office provider (2727coworking.com); that role explains the interest in the subject, but the analysis draws on independent public sources and does not describe any of this provider’s practices.

Remote work has become commonplace. According to the Institut de la statistique du Québec, approximately 35% of the workforce worked remotely in 2022, mainly in a hybrid arrangement (www.quebec.ca), with rates of approximately 45% in the Outaouais and Montréal regions (www.quebec.ca). Nationally, Statistics Canada

reports that 78.8% of employed people worked exclusively outside the home in May 2026 (www150.statcan.gc.ca), with the remainder including workers in hybrid arrangements (www150.statcan.gc.ca); among Québec businesses, hybrid work is the most common remote work arrangement (statistique.quebec.ca). These figures do not measure coworking, but they show that a lasting share of the workforce works outside the employer's offices.

Available resources focus mainly on the home, first aid or insurance; few describe the chain of evidence in a shared space, where the employer has no authority over the premises and the operator holds records and images. This guide distinguishes three levels: what the law and the CNESST provide (sourced facts), what practice guides recommend (best practices) and what this analysis infers (inferences, identified as such). The CNESST describes its drafting tools as evolving (www.cnesst.gouv.qc.ca); the facts below are current as of October 31, 2026 and should be checked again when used.

Definitions and Framework: What the CNESST Says About a Shared Space

Industrial Accident, Employment Injury and Presumption

The Act respecting industrial accidents and occupational diseases (LATMP) defines an industrial accident as a sudden and unforeseen event, attributable to any cause, arising out of or in the course of work (www.legisquebec.gouv.qc.ca). An injury that occurs at the workplace while the worker is at work is presumed to be an employment injury (www.legisquebec.gouv.qc.ca). These provisions do not mention coworking. Since the CNESST states that rights and obligations remain substantially the same in a remote work context, a cautious reading is that the same analytical framework applies, without presuming the outcome.

The CNESST applies the same conditions when assessing eligibility, whether the injury occurs while working remotely or elsewhere (www.cnesst.gouv.qc.ca), and the physician must certify the connection to remote work. Éducaloi, a legal information organization, explains that remote work rules are generally the same as those in the office (educaloi.qc.ca), and the Québec government states that the remote work context does not change employers' rights and obligations (www.quebec.ca).

Remote Work and the « espace collaboratif »

The only official passage found that names the collaborative space appears in the guide to drafting a remote work policy: employers and workers benefit from deciding in advance whether a change of location is permitted, for example to use a collaborative space. The CNESST defines the remote work location as the place or places where it has been agreed that the worker will perform their duties (www.cnesst.gouv.qc.ca). None of the pages consulted states that a coworking space is, in itself, a workplace for the purposes of the presumption under section 28. This uncertainty warrants documenting the arrangement in advance.

The CNESST also offers a sample clause: the same reporting rules apply to remote work, and employees are responsible for notifying their supervisor as soon as possible. It suggests emphasizing the importance of reporting promptly, even when there are no serious consequences.

Who’s Who in a Coworking Space

Three roles intersect. The **employer** uses a worker’s services under an employment contract, and the **worker** is a natural person who performs work for an employer in exchange for remuneration. The **operator** is not, by default, the employer of a member’s employee: it manages the space, with its own obligations. **Other members** are third parties and sometimes witnesses. The CNESST points out that employers’ duties extend beyond premises under their authority: they must consider the conditions of their workers who are required to work at a location outside their authority (www.cnesst.gouv.qc.ca). A professional order’s guide takes the same position: employers remain responsible for their workers’ health and safety even when they work away from home or the office (ordrecrha.org).

For the owner of a building used by at least one employer, the LSST requires the owner to ensure that measures are taken in areas that are not under any employer’s authority (www.legisquebec.gouv.qc.ca). Depending on the arrangement (owner, head tenant, operator), this provision may or may not apply to an operator: the answer depends on the facts and professional advice. The LSST also provides that any contractual clause limiting or transferring certain employer obligations has no effect; how this rule applies to a coworking contract should be confirmed by a qualified person.

Before an Incident: Policy, Agreement and Location Sheet

The preventive decision can be summed up in one sentence: record in writing whether the coworking space is an authorized location, under what conditions and with which contacts. The CNESST offers a template for an individual agreement signed by the employer and worker and suggests specifying the worker’s base of operations. Its sample policy does not provide for an “emergency contact”: that element is a recommendation of this guide.

A one-page location sheet, attached to the agreement, can include the following elements, which are management choices rather than legal obligations:

- **Location details**: operator’s name, address, usual area or workstation, and a statement that the location is authorized.
- **Planned schedule**: usual days and time slots, to distinguish authorized attendance from an unplanned visit.
- **Emergency contacts**: the employer’s manager, the operator’s contact person, and a reminder that 911 connects callers with police, fire or ambulance services (www.quebec.ca).
- **Notification procedure**: whom to notify first, within what timeframe and by what means.
- **Register**: where to consult the operator’s register, and the employee’s obligation to send a dated written summary.
- **Updates**: the date the sheet was last reviewed, since CNESST tools evolve.
- **Limits on checks**: the employer may ask about the location, but should use the least intrusive means possible to limit the impact on privacy.

The employer must also register with the CNESST as soon as it hires at least one worker, whether full-time or part-time.

Immediately and the Next Day: Care, Notification and Facts

Care and Safety First

Medical care is the priority. If safety is threatened, 911 is the emergency number (www.quebec.ca). The employer is required to provide first aid as soon as the person is injured and, according to the CNESST, pays transportation costs (www.cnesst.gouv.qc.ca). Workers are entitled to care from the professional of their choice.

In a coworking space, the employer often has no first aider on site, making the operator’s cooperation useful. According to the text consulted, the first aid regulation requires at least one first aider when 50 or fewer workers are present at the same time (www.legisquebec.gouv.qc.ca) and makes the employer responsible for the costs of first aid services. The pages consulted do not detail how these provisions apply to an employer whose employee is on a third party’s premises; this should be confirmed with the CNESST. A first aid certificate is valid for no more than three years (cdn.redcross.ca), and posting a list of trained first aiders is common practice (ssso.lacsq.org).

Once care has been arranged, securing the scene is good practice. For serious incidents, the Canadian Centre for Occupational Health and Safety (CCOHS) specifies securing the scene so that no one alters, moves or removes any items (www.cchst.ca), and an agricultural sector checklist puts « sécuriser les lieux » at the top of its actions (www.santesecurite.upa.qc.ca). In a shared space, this means asking the operator not to move the equipment involved immediately.

Whom to Notify, in Order

Workers must notify their immediate supervisor or, if unavailable, another employer representative, before leaving the establishment if they are able to do so, or otherwise as soon as possible. Éducaloi gives the same instruction (educaloi.qc.ca), and a union guide reiterates that a workplace accident must be reported regardless of its severity (fpses.lacsq.org). Notice is sufficient if it describes the location and circumstances in ordinary language (www.legisquebec.gouv.qc.ca), making any legal characterization unnecessary at this stage. As a non-binding example, at one university, employees fill out a reporting form and send it to their immediate supervisor (uqo.ca).

In a coworking space, we recommend notifying the employer first, then the operator, so that it can record its own account and preserve its evidence (access register, images). Notifying the operator is a measure to preserve evidence, not a legal obligation.

Recording the Facts

Practice sources agree. A university procedure requires a report even when no intervention is needed, because pain may appear later (www.usherbrooke.ca), and specifies that events must be documented because they may lead to a subsequent CNESST claim (www.usherbrooke.ca). A school service centre procedure calls for documenting the accident with videos, photos and witness statements (ssso.lacsq.org). A joint sector-based association’s guide stresses that the investigation aims to understand the elements of the work situation that contributed to the event, rather than identify someone to blame (www.apsam.com), and that

it should take place as soon as possible after the accident (www.apsam.com). As a non-binding example, the same university procedure gives supervisors 24 to 48 hours to conduct their analysis; this internal deadline does not apply to an SME in a coworking space (uqo.ca).

Timeline: From the First Day to the Claim

Table 1 summarizes the timeline. The “employee” and “employer” columns reflect official obligations; the “operator” column describes recommended factual actions, rather than obligations toward the employer.

When	Employee	Employer	Space Operator (Factual Actions)	Official Source
Immediately	Get care; notify the supervisor before leaving if possible	First aid and, if needed, transportation	Call emergency services, secure the area, note the time and witnesses	Operator best practice (LATMP, ss. 190 and 265, applies to the employer and employee)
Same day	Inform the employer if unable to finish the day	Pay for the portion of the day (s. 59) (www.legisquebec.gouv.qc.ca)	Record the event in the space’s register, if one exists	LATMP s. 59
Next day	Provide the medical certificate if absent	Enter the accident in the register (www.legisquebec.gouv.qc.ca)	Preserve images and access registers	Operator best practice (LATMP, s. 267, applies to the employee, and s. 280 to the employer)
Days 1 to 14	Follow the care plan; a claim is required if the inability to work exceeds 14 full days	Pay 90% of net wages for each day normally worked (educaloi.qc.ca); prepare the ADR (www.cnesst.gouv.qc.ca)	Respond to written requests for facts	LATMP ss. 60 and 269
After the 14th day	File the claim within six months of the injury (educaloi.qc.ca)	Submit the ADR within two days of the return to work or the end of the 14 days (www.legisquebec.gouv.qc.ca)	Provide a factual summary on request	LATMP ss. 269 and 270
As of the 15th day	Receive the CNESST indemnity	Follow-up: gradual return, temporary assignment	No specified role	CNESST

The operator appears only as a holder of facts. One point calls for caution: on its page for workers, the CNESST writes that the employer must pay workers when they cannot work for the rest of the day (www.cnesst.gouv.qc.ca), whereas section 59 refers to net wages for the portion of the day during which the worker becomes unable to work. The two formulations do not align exactly (full or net wages) and should be confirmed with the CNESST or a payroll adviser.

The First Two Weeks: The Employee’s Process

Medical Certificate and Choice of Professional

Workers may consult the health professional of their choice, who provides them with a medical certificate (www.cnesst.gouv.qc.ca). A university procedure specifies that the certificate is mandatory if a physician is consulted and must be completed by the attending physician (uqo.ca). A union guide recommends seeking care even if the injury seems minor and keeping invoices and receipts for a reimbursement claim (5440.scfp.ca).

Claims: When, How and How Long

A claim is mandatory for workers who are unable to perform their job for more than 14 full days (www.legisquebec.gouv.qc.ca), and must be filed within six months of the injury. The CNESST form reiterates this deadline. If the injury does not prevent work beyond the day of the accident, a claim is filed « s’il y a lieu », within the same timeframe, and expenses may be reimbursed even without an absence from work.

Third-party guides sometimes mix up the different deadlines for recourse; this article therefore relies on the law and CNESST pages. The CNESST’s eligibility policy allows for a worker to be excused for a late filing if they demonstrate a reasonable cause, but it is best not to rely on this. Claims are submitted online through MonEspace CNESST (www.cnesst.gouv.qc.ca), and the employer can help complete the Worker’s Claim. A union guide recommends specifying the exact location of the accident and the event that caused it (5440.scfp.ca): this is where the coworking fact sheet proves its value.

Decision, Review and Challenge

The CNESST determines whether the injury is work-related. A request to review a decision may be filed within 30 days of notification (www.legisquebec.gouv.qc.ca), as Éducaloi confirms (educaloi.qc.ca). The Administrative Labour Tribunal (TAT) states that the deadline for most challenges is 60 days (www.tat.gouv.qc.ca), and Éducaloi generally refers to 60 days after the review (educaloi.qc.ca). Workers and employers may challenge a decision issued following a review (www.tat.gouv.qc.ca).

Protection Against Dismissal and the Right to Return to Work

Éducaloi states that an employer cannot dismiss a worker because they have suffered a workplace accident (educaloi.qc.ca). A worker who becomes able to work again has priority in returning to their job within the year following the start of their absence at an establishment with 20 or fewer workers (www.legisquebec.gouv.qc.ca), or within two years at a larger establishment (www.legisquebec.gouv.qc.ca).

The Employer’s Process: Obligations and Documents

Day of the Accident and First 14 Days

The employer must enter the accident in the accident, incident and first aid register; the CNESST strongly recommends also recording incidents without injury (www.cnesst.gouv.qc.ca), and CCOHS confirms the obligation in Québec (www.cchst.ca); it adds that an injury causing a worker to miss one or more shifts likely

needs to be reported to the compensation authority (www.cchst.ca). Section 280 of the LATMP applies to accidents occurring in the employer's establishment that do not result in an inability to work beyond that day. For an employee injured in a coworking space, the pages consulted do not settle whether the event occurs « dans son établissement »: prudence suggests entering it in the employer's register in all cases.

The register contains the name, time, exact location, description, injury and care provided, and is signed by the first aider and the injured worker (www.cnesst.gouv.qc.ca). A union guide specifies that an accident with no lost time must still be entered in the register (fpses.lacsq.org) and that the injured person confirms the date before signing (fpses.lacsq.org); a joint sector-based association's guide recommends reporting all accidents, with or without lost time (www.apsam.com).

Wages, Employer's Notice and Reimbursement

During the 14 full days following the start of the inability to work, the employer pays 90% of net wages for each day the worker would normally have worked. The CNESST then reimburses the employer within 14 days of receiving its claim (www.legisquebec.gouv.qc.ca), regardless of the outcome of the worker's claim. The Employer's Notice and Claim for Reimbursement (ADR) is used to request this reimbursement and must be submitted within two days of the return to work or the end of the 14 days. As of the fifteenth full day, the CNESST pays the income replacement indemnity, equal to 90% of weighted net income (www.legisquebec.gouv.qc.ca).

File Access and Medical Confidentiality

The employer has free access to the CNESST file on the injury, but not to the medical file: only a health professional designated by the employer has access to it. The employer may use the information obtained only to exercise its rights.

Serious Accidents

For serious events, the employer must notify the CNESST by the fastest means of communication, followed by a written report within 24 hours (www.legisquebec.gouv.qc.ca); the exact thresholds should be read in the law. An occupational health and safety study notes that the CNESST systematically conducts an investigation when a fatal or serious accident occurs (pharesst.irsst.qc.ca).

What the Operator Can Provide (and What It Does Not Decide)

The operator often holds evidence that no other party has: access times, a floor plan, staff witnesses, a register, images. CCOHS recommends accessing recordings before they are overwritten or lost (www.cchst.ca), and the Commission d'accès à l'information (CAI) states that a retention period of 30 days is generally sufficient for video surveillance images (www.cai.gouv.qc.ca): the request should therefore be made early.

The factual information the operator can reasonably provide, upon written request, is as follows:

- **Date and time**: timestamp as recorded by the operator.
- **Exact area**: plan or description of the workstation, room or corridor.

- **Witnesses**: contact information only with each person's consent.
- **Register**: a copy of the entry in the space's register, without a diagnosis.
- **Access conditions**: badge, access window, service contract if relevant.
- **Images**: whether retained, retention period, people with access.
- **Contact person**: name and means of reaching the space's manager at the time of the event.
- **Condition of the premises**: condition of the floor, lighting or equipment on the date of the event, as recorded by the operator.

These are facts, not an admission of liability: the operator does not have to express an opinion on the cause. Any contractual or civil liability it may have depends on the contract and circumstances.

Table 2 summarizes documents, holders, recipients and timing.

Document	Holder	Recipient	When	Official Source
Accident notice (oral or written)	Employee	Immediate supervisor	Before leaving if able, otherwise as soon as possible	LATMP s. 265
Accident, incident and first aid register	Employer (and operator's register, if one exists)	Employee (consultation, signature)	After first aid (www.cchst.ca)	CNESST; first aid regulation
Medical certificate	Health professional	Employee, then employer	At the consultation; the next day if absent	CNESST
Worker's Claim	Employee	CNESST (copy to employer)	Within six months	LATMP s. 270
ADR	Employer	CNESST (copy to worker)	Two days after the return to work or the end of the 14 days	LATMP s. 269
Non-medical incident log	Employee and employer (each keeps their own)	Internal file; CNESST on request	As soon as possible, dated and signed	This article's recommendation
Extract from the register and images	Operator	Employer, upon written request	Early request (www.cai.gouv.qc.ca)	Best practice; CAI
Copy of the accident notice	Employer	Health and safety committee, if one exists	After the event	CNESST

Only the first five documents have an explicit legal basis. The non-medical incident log and the request to the operator are best-practice documents: their value lies in their reliability. A joint sector-based association's guide also stresses that information should preferably be collected directly at the scene (espacedoc.asstsas.qc.ca).

Liability and Insurance: What Not to Assume

No-Fault System

A worker who suffers an employment injury cannot bring a civil liability action against their employer. When another person could be held liable, the beneficiary must make a choice and notify the CNESST within six months (www.legisquebec.gouv.qc.ca); if a claim is filed, the CNESST is subrogated by operation of law to the beneficiary's rights. These provisions show that recourse against a third party exists in law, without establishing that a coworking operator is such a party: third-party status, fault and the causal connection depend on the facts.

General Rules of Civil Liability

The Civil Code of Québec establishes the duty to follow the rules of conduct required by the circumstances so as not to cause injury to others (www.legisquebec.gouv.qc.ca) and the duty to honour contractual commitments. According to Éducaloi, to receive compensation, a person must prove that the other party incurred liability by committing a fault (educaloi.qc.ca), and the person's own share of responsibility reduces the compensation (educaloi.qc.ca). These rules do not establish, based on location alone, that an operator, employer or insurer is liable.

Liability Insurance: A Different Risk, a Different Contract

The Insurance Bureau of Canada explains that business liability insurance generally covers amounts a business is legally required to pay for bodily injury or property damage caused to others (bac.ibc.ca), as well as legal costs if it is found liable (bac.ibc.ca). It therefore protects the business against liability to a third party; it replaces neither the employee's CNESST procedure nor personal coverage for a self-employed worker, described below in the "Personal Coverage" section. For an employer, the useful question (an inference in this article) is to ask its broker whether the operator's insurance, its own insurance or neither would respond in a recourse scenario, and to retain the facts that will allow the insurer to assess the situation.

The Self-Employed Path: Status, Coverage and Uncertainty

No Promise of Employee Coverage

The LATMP defines a self-employed worker as a natural person who does business on their own account and has no workers in their employ. According to the CNESST, self-employed workers are not automatically protected in the event of a workplace accident and are not covered by the LSST. Éducaloi also restricts the concept of a remote worker to employees, excluding self-employed workers (educaloi.qc.ca). Éducaloi states that most workers are automatically insured by the CNESST without paying anything (educaloi.qc.ca); this general rule does not apply to self-employed workers. A freelancer who sets up in a coworking space therefore cannot assume they have coverage.

Personal Coverage

The LATMP allows self-employed workers to register with the CNESST to receive the protection provided by the Act (www.legisquebec.gouv.qc.ca). The CNESST states that this coverage is optional, begins as soon as the application is received and accepted (www.cnesst.gouv.qc.ca) and renews automatically on January 1. Maximum annual insurable earnings are $103,000 in 2026 (www.cnesst.gouv.qc.ca), capping the amount a high-income freelancer can request.

Self-Employed Workers “Deemed” to Be Workers

The law provides that a self-employed worker who carries out activities for a person that are similar or related to those of that person’s establishment is considered a worker in that person’s employ (www.legisquebec.gouv.qc.ca), with exceptions such as working for several people at the same time. A self-employed worker who has employees has employer status. To distinguish between an employment contract and a contract of enterprise, the CNESST examines, among other things, the opportunity for profit and the risk of financial loss. A person recognized as self-employed by another organization may still be treated as a worker by the CNESST; in that case, they are covered by the principal for whom they work (www.cnesst.gouv.qc.ca).

Other organizations apply their own criteria. Revenu Québec identifies the absence of effective subordination as a characteristic of self-employed workers (www.revenuquebec.ca), considers it the most important criterion (www.revenuquebec.ca) and notes that self-employed workers normally supply their own tools (www.revenuquebec.ca). The Canada Revenue Agency points out that the facts as a whole determine status (www.canada.ca) and that the payer’s right to exercise control is what matters (www.canada.ca), while cancelling publication RC4110 as of January 30, 2026 (www.canada.ca). Éducaloi notes that simply stating a status in a contract does not settle the question (educaloi.qc.ca) and that the most important question is generally who controls how the work is done (educaloi.qc.ca). Status recognized by one organization therefore does not bind the others.

Table 3 presents the matrix by status.

Status	CNESST Coverage	Who Notifies / Claims	First 14 Days	First Step
Employee	In principle, covered by the LATMP, subject to the CNESST’s assessment	The employee notifies the employer and files a claim as required by law	The employer pays 90% of net wages	Notify the supervisor
Self-employed without personal coverage	Not automatically protected	No employer to notify; check coverage before an incident	Not applicable	Consult a health professional; assess other coverage
Self-employed with personal coverage	Benefits as a worker, if registered	The self-employed worker files their own claim	To be confirmed with the CNESST	Check registration and the insured amount
Self-employed deemed a worker (s. 9)	Covered by the principal for whom they work	The principal is the employer for LATMP purposes	Under employer rules	Call the CNESST to confirm

Status	CNESST Coverage	Who Notifies / Claims	First 14 Days	First Step
Uncertain status	Depends on the CNESST's assessment	To be clarified before an incident	Based on the status determined	Contact the CNESST (www.cnesst.gouv.qc.ca)

The matrix shows that the same presence in the same coworking space can lead to four distinct paths. For an employer hiring a freelancer, Revenu Québec states that, during an audit, it may conclude that some people presumed to be self-employed are actually employees (www.revenuquebec.ca), and a request for a ruling may be submitted when the parties disagree (www.revenuquebec.ca).

Personal Information, Witnesses and Medical Documents

What the Law Governs

The Act respecting the protection of personal information in the private sector requires identifying the purposes of collection before collecting information (www.legisquebec.gouv.qc.ca), collecting only necessary information and obtaining consent that is clear, free, informed and given for specific purposes (www.legisquebec.gouv.qc.ca). For sensitive information such as health data, consent must be express when use goes beyond the original purpose (www.legisquebec.gouv.qc.ca). The CAI states that the more sensitive the information, the more robust the security measures must be (www.cai.gouv.qc.ca). A confidentiality incident (for example, sending a medical document to the wrong person) must be entered in a register kept for at least five years (www.cai.gouv.qc.ca), and a business that entrusts information to a third party remains responsible for its obligations (www.cai.gouv.qc.ca).

Witnesses

CCOHS recommends interviewing witnesses separately from one another as quickly as possible (www.cchst.ca), individually rather than as a group (www.cchst.ca), and asking for their agreement before recording an interview (www.cchst.ca). A report should distinguish between facts, witness accounts and hypotheses (www.cchst.ca). In a coworking space, witnesses are often members from other businesses: their contact information should be collected only with their consent, and the operator should not disclose it without authorization. For video surveillance, the CAI reiterates that a business may collect only necessary information (www.cai.gouv.qc.ca).

Medical Documents

The Commission des droits de la personne et des droits de la jeunesse (CDPDJ) writes that an employer cannot automatically require a diagnosis (www.cdpdj.qc.ca) and that the employer must justify why information is necessary (www.cdpdj.qc.ca). Functional limitations are required only in certain accommodation situations (www.cdpdj.qc.ca). For these reasons, the non-medical incident log contains no diagnosis, no description of the injury beyond what is visibly apparent, and no conclusion about liability.

Non-Medical Incident Log Template

The log is an internal document that the employee and employer each complete separately, using the same fields. It aims to preserve facts, not characterize the event, drawing on the rule that notice describes the location and circumstances in ordinary language. This format is this article's proposal, not an official form.

- **Identification**: name of the person making the entry, role (employee, employer, operator), date and time of writing.
- **Date and time of the event**: exact or estimated time, with any uncertainty noted.
- **Exact location**: name of the space, floor, area or workstation, and a description of what was there.
- **Activity underway**: what the person was doing, without a conclusion about the cause.
- **What was observed**: visible or audible facts (fall, noise, object on the floor), without interpretation.
- **Witnesses**: name, business and contact method, with their agreement; note if there were no witnesses, where applicable.
- **Care and transportation**: first aid provided, 911 call if relevant, means of transportation, time.
- **People notified**: employer, operator, other; date, time and method for each.
- **Evidence to preserve**: equipment left in place, images requested, register copied.
- **Signature and qualification**: the person confirms the accuracy of their facts; the document is neither a medical opinion nor an admission.

The "what was observed" field is the most delicate: it records what was seen or heard and leaves aside the cause, in keeping with the approach of investigation guides that look for elements of the situation rather than someone to blame (www.apsam.com).

Analysis of Data and Evidence

What the Statistics Say (and Do Not Say)

The CNESST accepted 92,875 industrial accidents in 2025, compared with 96,721 in 2024, a decrease of 4.0% (www.cnesst.gouv.qc.ca), while occupational diseases increased by 6.2% (11,053 compared with 10,403). In total, 103,928 employment injuries were recorded in 2025, a reduction of approximately 3% (www.quebec.ca), following a decrease of more than 6% in 2024 (www.quebec.ca). The most affected sectors remain health care and social assistance, manufacturing and construction (www.quebec.ca). In 2024, Montréal ranked second among the regions for the number of injuries (statistique.quebec.ca).

According to the Institut de la statistique du Québec, the indicator counts injuries for which a file was opened during the year (statistique.quebec.ca). None of the publications consulted breaks injuries down by coworking or remote work, and the CNESST assesses remote work under the same conditions as other work: no dedicated statistical category was therefore found. An absence of data does not mean an absence of cases.

Amounts and Deadlines

The following numerical benchmarks are useful to a small employer:

- **Income replacement indemnity**: 90% of weighted net income.

- **2026 ceiling**: maximum annual insurable earnings of $103,000.
- **Claim deadline**: six months from the injury.
- **Period paid by the employer**: 14 full days, reimbursed by the CNESST.
- **Review**: 30 days from notification (educaloi.qc.ca).
- **Challenge before the TAT**: generally 60 days (educaloi.qc.ca).
- **Average assessment rate**: $1.48 per $100 of payroll in 2025 (www.cnesst.gouv.qc.ca), $1.54 in 2026 (www.quebec.ca) and $1.71 in 2027 (www.quebec.ca).

Income replacement indemnities during medical stabilization and rehabilitation increased by 14.5% in 2025. Individual amounts must come from CNESST calculations, not a homemade calculator.

Source Quality

Legal facts come from the law and CNESST pages; documentation practices come from association, union and university guides, which are not sources of law. The only discrepancy identified concerns pay for the day of the accident (CNESST page and section 59).

Implications and Outlook

For an employer, three decisions follow from the discussion above: decide whether the coworking space is an authorized location and put it in writing, because this is the only way to reduce uncertainty about the agreed workplace; prepare the fact sheet and contact list before the first incident; and clarify each freelancer’s actual status, since presumed self-employed status can be challenged (www.revenuquebec.ca).

For an employee, the instructions are straightforward: notify, get care, keep the certificates and file the claim within the deadline. For an operator, the most useful contribution is to keep a factual register and retain images for a known period.

Several questions remain open and fall to the CNESST or a professional: the application of the presumption under section 28 to a shared space, the scope of first aid obligations when the employer has no authority over the location, and the allocation of risks between contracts. These findings should be reassessed periodically.

Frequently Asked Questions (FAQ)

Whom should you notify after a workplace accident in Québec? Your immediate supervisor at your employer, before leaving if possible. In a coworking space, it is also useful to inform the operator to preserve factual evidence.

Is an accident in a coworking space covered? The same reporting rules apply and eligibility is assessed under the same conditions, with no automatic coverage.

How do you report the accident and which form should you use? The worker files the Worker’s Claim online through MonEspace CNESST within six months of the injury; the employer completes the ADR. Review (30 days) and a challenge before the TAT (60 days) have separate deadlines.

What should you document after an accident? Date, time, exact location, activity, witnesses, care and people notified, without a diagnosis or conclusion about liability (see the log).

Who is liable for an accident in a shared office? The location alone does not answer this: civil liability requires proof of fault (educaloi.qc.ca).

Is a self-employed worker protected by the CNESST, and do they have insurance? Not automatically; personal coverage is optional. Liability insurance generally protects the business against damage caused to others (bac.ibc.ca), which differs from coverage for the self-employed worker personally.

Conclusion

A workplace accident in a coworking space follows the same procedure as elsewhere in Québec: prompt notification to the employer, care, a medical certificate, a claim within six months if necessary, and the employer's obligations during the first 14 days. What changes is that the facts are dispersed: some of the evidence is held by a third party who is neither the employer nor the employee. Preparation therefore means putting in writing, before an incident, that the location is authorized and whom to call, then collecting dated facts after the incident without legal characterization.

This article reaches no conclusion about anyone's coverage or liability. The CNESST assesses the facts case by case, and contractual or civil questions depend on the contract, an insurer and, if necessary, legal counsel. Freelancers follow a separate path where the first question is status and personal coverage. This article does not replace legal advice: before adopting a policy or form based on its content, we recommend consulting someone qualified in Québec labour law.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. https://www.cnesst.gouv.qc.ca/fr/prevention-securite/milieu-travail-sain/teletravail/politique-entente-teletravail/aide-politique-teletravail
2. https://www.legisquebec.gouv.qc.ca/fr/document/lc/A-3.001
3. https://www.cnesst.gouv.qc.ca/fr/demarches-formulaires/employeurs/demarche-lemployeur-lors-dun-accident-travail
4. https://www.cnesst.gouv.qc.ca/en/procedures-and-forms/workers/compensation-and-reimbursements/compensation/income-replacement-indemnity/income-replacement-indemnity-first-14-days
5. https://www.cnesst.gouv.qc.ca/fr/prevention-securite/milieu-travail-sain/teletravail/prevention-risques-teletravail
6. https://www.cnesst.gouv.qc.ca/fr/demarches-formulaires/travailleuses-travailleurs/accident-travail-maladie-professionnelle/admissibilite-dune-reclamation
7. https://educaloi.qc.ca/capsules/la-responsabilite-civile
8. https://www.cnesst.gouv.qc.ca/fr/conditions-travail/categories-travailleuses-travailleurs/travailleuses-travailleurs-autonomes
9. https://www.quebec.ca/nouvelles/actualites/details/jour-de-deuil-prevenir-cest-se-souvenir-au-quotidien-70023
10. https://www.quebec.ca/nouvelles/actualites/details/portrait-du-teletravail-au-quebec-plus-du-tiers-des-personnes-en-emploi-teletravaillent-mais-cette-proportion-varie-selon-les-regions-53534
11. https://www150.statcan.gc.ca/n1/daily-quotidien/260605/dq260605a-eng.htm

12. https://statistique.quebec.ca/en/produit/publication/travail-distance-entreprises-quebec
13. https://educaloi.qc.ca/capsules/teletravail-accidents-travail-peuvent-aussi-arriver
14. https://www.quebec.ca/nouvelles/actualites/details/teletravail-de-nouveaux-outils-pratiques-mis-au-point-par-la-cnesst-35212
15. https://www.cnesst.gouv.qc.ca/fr/organisation/cnesst/droits-obligations-pour-tous-en-matiere-travail/droits-obligations-employeurs
16. https://ordrecrha.org/ressources/dossiers-speciaux/covid-19/sante-securite-employes-covid-19
17. https://www.legisquebec.gouv.qc.ca/fr/document/lc/S-2.1
18. https://www.quebec.ca/securite-situations-urgence/urgence-9-1-1/quand-et-comment-utiliser-le-911-au-quebec
19. https://www.cnesst.gouv.qc.ca/fr/demarches-formulaires/travailleuses-travailleurs/accident-travail-maladie-professionnelle/quoi-faire-si-vous-avez-un-accident-travail
20. https://www.legisquebec.gouv.qc.ca/fr/document/rc/A-3.001,%20r.%2010
21. https://cdn.redcross.ca/prodmedia/crc/azure/documentsfr/secourisme-general-et-rcr-croix-rouge-canadienne-janvier-2025.pdf
22. https://ssso.lacsq.org/wp-content/uploads/sites/88/2026/03/1.-Que-dois-je-faire-en-cas-daccident-du-travail.pdf
23. https://www.cchst.ca/oshanswers/legisl/legislation/injury_reporting.html
24. https://www.santesecurite.upa.qc.ca/fileadmin/01_UPA_provincial/Prod_SST/Documentation/Quoi_faire_en_cas_d_accident_aide-memoire_francais.pdf
25. https://educaloi.qc.ca/capsules/accident-du-travail-demarches-recours-et-indemnites
26. https://fpses.lacsq.org/wp-content/uploads/sites/19/2025/03/La-declaration-des-accidents-du-travail.pdf
27. https://uqo.ca/sant%C3%A9-s%C3%A9curit%C3%A9/pour-un-milieu-sain-et-securitaire/declarer-un-incident-un-accident-ou-une-situation
28. https://www.usherbrooke.ca/smsp/sante-et-securite/incident-ou-accident-de-travail
29. https://www.apsam.com/sites/default/files/docs/publications/ft42.pdf
30. https://www.cnesst.gouv.qc.ca/fr/organisation/documentation/formulaires-publications/avis-lemployeur-demande-remboursement-adr-accident
31. https://5440.scfp.ca/wp-content/uploads/sites/145/2024/05/Que-faire-en-cas-daccident-de-travail-23-05-2024.pdf
32. https://www.tat.gouv.qc.ca/sante-et-securite-du-travail/contestation-dune-decision-de-la-cnesst
33. https://www.cnesst.gouv.qc.ca/fr/prevention-securite/secourisme-en-milieu-travail/registre-daccidents-dincidents-premiers-secours
34. https://pharesst.irsst.qc.ca/rapports-scientifique/54
35. https://www.cchst.ca/oshanswers/hsprograms/investig.html
36. https://www.cai.gouv.qc.ca/uploads/pdfs/CAI_FIC_Videosurv.pdf?v=1705515652
37. https://espacedoc.asstsas.qc.ca/cgi-bin/koha/opac-retrieve-file.pl?id=9a0f9798120336968165cd5f8de9e3f9
38. https://www.legisquebec.gouv.qc.ca/fr/document/lc/CCQ-1991
39. https://bac.ibc.ca/principes-de-base-de-l-assurance/assurance-des-entreprises/types-d-assurance-entreprise
40. https://www.cnesst.gouv.qc.ca/fr/demarches-formulaires/employeur/votre-dossier-demployeur/assurance-prime/types-protection/protection-personnelle
41. https://www.revenuquebec.ca/fr/citoyens/travailleurs-autonomes/determiner-le-statut-dun-travailleur
42. https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110/employee-self-employed.html
43. https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110.html

44. https://educaloi.qc.ca/capsules/etre-travailleuse-ou-travailleur-autonome
45. https://www.cnesst.gouv.qc.ca/fr/demarches-formulaires/employeur/assurance-prime/declaration-salaires/montants-declarer/distinction-entre-travailleur-travailleur-autonome
46. https://www.legisquebec.gouv.qc.ca/fr/document/lc/P-39.1
47. https://www.cai.gouv.qc.ca/protection-renseignements-personnels/information-entreprises-privees/incidents-confidentialite-mesures-securite-entreprises
48. https://www.cdpdj.qc.ca/fr/foire-aux-questions/embauche-et-emploi-employeurs
49. https://www.cnesst.gouv.qc.ca/sites/default/files/documents/statistiques-annuelles.pdf
50. https://www.quebec.ca/nouvelles/actualites/details/jour-de-deuil-engageons-nous-collectivement-pour-la-prevention-62449
51. https://statistique.quebec.ca/vitrine/developpement-durable/strategie-2023-2028/participation-de-tous/lesions-professionnelles
52. https://www.quebec.ca/nouvelles/actualites/details/financement-du-regime-quebecois-de-sante-et-de-securite-du-travail-pour-2026-la-cnesst-fixe-le-taux-moyen-de-cotisation-pour-2026-62890
53. https://www.quebec.ca/nouvelles/actualites/details/financement-du-regime-quebecois-de-sante-et-de-securite-du-travail-pour-2027-la-cnesst-fixe-le-taux-moyen-de-cotisation-pour-lannee-2027-71222

THE PUBLISHER

About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore private offices, day passes and desks, the conference room, business addresses and virtual mailboxes. Book a visit or contact the team to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

Website: https://2727coworking.com

This article is educational. Verify consequential medical, legal, financial, regulatory and technical decisions with appropriate professionals and the cited primary sources. Company services are described separately from the article's research findings.