

Workers' Compensation For Community Associations

Every Condo/HOA should have a **Workers' Compensation Policy** *Employees or Not!*



Exposures Covered include:

*Injuries to Condo/HOA
Board Members,
Volunteers, and more...*



Every Condo/HOA without direct (W2) employees faces the following exposures:

1. An **employee of an uninsured contractor** is injured at the association and the employer has not provided proper coverage. The association may be required by the local Labor/Industrial authorities to step in as the 'employer' as it relates to Labor Code benefits owed that injured employee.
2. A **volunteer working on behalf of the association** is injured during the course of their duties. The association should (and ultimately may be *required* to) treat that injury as 'work-related', thereby requiring benefits owed under the Labor Code.

Coverage Considerations:

While the **General Liability (GL)** policy *does* provide coverage for 'bodily injury', it **EXCLUDES** 'bodily injury to an employee'. Serious injury to a volunteer and/or employee of a contractor that the Industrial Commission rules an 'employee' of the association would be excluded by your GL carrier. An **"If-Any" Workers' Compensation Policy** that includes a **Voluntary Compensation Endorsement** will respond to each of these exposures as evidenced in the losses outlined below.

Recent PAID LOSSES from our National Condo/HOA WC Program

<u>Risk State</u>	<u>Total Paid</u>	<u>Description</u>
FL	\$252,370	Board Member fell off ladder, punctured lung, broken bones, etc.
IL	\$ 62,972	Volunteer fell off ladder and injured knee.
NC	\$ 49,801	Volunteer slipped on ice and hurt shoulder.
CA	\$ 24,500	Volunteer fell and landed on head.
GA	\$ 15,710	Maintenance Worker fell while picking up trash.

For additional information, visit us online at www.CAISlive.com. If you have questions, please contact:



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