

## 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...*

### Coverage Considerations:

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.
3. **General Liability (GL) EXCLUDES bodily injury to an employee.** An injury to a volunteer or to an employee of a contractor could be deemed an injury to an employee of the association and would be excluded by your GL carrier. The "If-Any" Workers' Compensation Policy that includes a Voluntary Compensation Endorsement\* will provide coverage to an injured employee as evidenced in the losses outlined below.

\*Voluntary Compensation Endorsement available in all states unless restricted by a state's insurance regulations.

### Sample PAID LOSSES from our National Condo/HOA WC Program

Risk State	Total Paid	Description
FL	\$252,370	Board Member fell off ladder, punctured lung, fractured bones, etc
CO	\$236,943	Board Member fell removing tree stakes, fractured leg and hip
CA	\$123,970	Board Member tripped while showing property, injured shoulder & knee
MO	\$107,176	Volunteer fell showing property to vendor, fractured leg
IL	\$62,972	Volunteer fell off ladder, injured knee
NC	\$49,801	Volunteer slipped on ice, hurt shoulder

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