

*Individual and Family Fact Sheet – EMPLOYEE SAFETY
WORKERS' COMPENSATION AND LIABILITY INSURANCE*

How Can I Keep My Employees Safe?

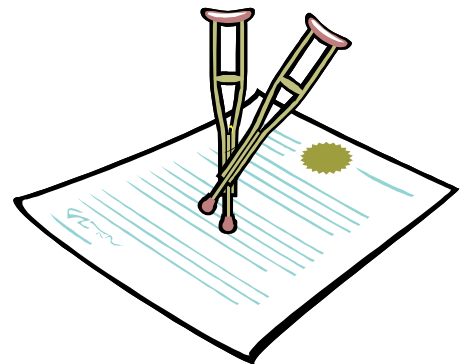
If you employ people to support you or your family member, it is important to minimize potential risk to your employees as much as possible. To avoid injuries to your family member and your employees, think about possible activities or areas where injuries or accidents may occur and take extra care and precautions to make these activities or places safe.

- ✓ Review safety concerns with the person or persons you hire.
- ✓ Choose employees who will listen to you, pay careful attention to the tasks at hand, and will make efforts to respond to potential safety hazards.
- ✓ Communicate clearly the nature and type of the support you expect in the home and in the community.
- ✓ Review home and community safety procedures with your employees.
- ✓ Be sure your employees are well trained to provide supports in a safe way.

When Do I Need To Purchase Workers' Compensation Insurance?

June 2003

When you pay someone to provide support to you or your family member within your home or in the community, they are considered to be a domestic employee and must be paid in accordance with the US Department of Labor's Fair Labor Standards Act related to domestic service employees. If the person works for you for 26 hours or more during a week, you are legally required to have a Workers' Compensation policy. Workers' Compensation insurance can typically be purchased through your insurance agent the same way you purchase auto or home insurance and will typically cost around \$700 a year.



On Page 2:

What About Employees Who Work Fewer Hours?
Should I Consider Any Insurance in Addition To Workers' Compensation Coverage To Protect My Employees?
What Type Of Insurance Do I Need For My Employees Who Transport My Family Member?
Can I Build The Cost Of Insurance Into My Family Member's Individual Budget?



What About My Employees Who Work Fewer Hours?

You have the option of purchasing Workers' Compensation coverage for your workers regardless of the number of hours worked and you may want to consider this for employees who work less than 26 hours a week but perform activities that increase the risk of injury, such as frequent lifting. If you choose to provide Workers' Compensation coverage for an employee who works less than 26 hours, you must tell the employee that you would like to provide this coverage and he or she must agree to it. DMR encourages you to pursue Workers' Compensation insurance for all your employees.



Should I Consider Any Insurance In Addition To Workers' Compensation To Protect My Employees?

Another insurance option that may cover employees who work for you less than 26 hours a week is the standard liability section of your homeowner's or renter's insurance policy. Talk with your insurance agent to see if your policy will cover someone who gets hurt while working for you.

What Type Of Insurance Do I Need For My Employees Who Transport My Family Member?

For the protection of your family member and your employees, you should ensure there is adequate liability coverage on any car in which your employee(s) transports your family member. This includes either your car or your employee's car. At a minimum, the policy should insure the driver for \$50,000/\$100,000 liability and \$5,000 property damage. Please be sure to notify your insurance agent if your employee transports your family member in your car and check with your agent to ensure your policy best suits your needs.

Can I Build The Cost Of Insurance Into My Family Member's Individual Budget?

Yes. The costs of insurances directly related to supports your family member receives through an Individual Support Agreement (ISA) may be included in his or her individual budget. This applies to Workers' Compensation and any additional coverage you purchase on automobile insurance related to having employees transport your family member.