



## TEMPLE TOPICS - NEWSLETTER

### VOLUNTEERS - DO YOU COVER THEM UNDER WORKERS' COMPENSATION? (California Only)

We typically do not include volunteers under a Temple's workers' compensation policy; although some coverage for volunteers can be provided, you pay for it based on a final audit.

#### Package Policy Coverage for Volunteers.

Medical Payments: Generally \$5,000 or \$10,000 (non-fault coverage).

Legal Liability: The Temple's limit per occurrence, subject to any policy aggregate.

This coverage is free.

#### Workers' Compensation

By law (in California; please check your state for current law), you are not required to provide workers' compensation coverage for volunteers. Some coverage (plus any individual or group medical the volunteer has) is available per the above.

Under workers' compensation, there are several disadvantages to providing coverage for volunteers:

- 1) It limits the volunteers' rights to recovery. By covering volunteers under workers' compensation, you remove the volunteers' right to sue without the volunteer knowing it. Since benefits for workers' compensation are limited, the volunteer may not be fully compensated if the Temple is found to be liable for their injuries.
- 2) There is a cost: the insurance carrier can audit (and charge a deposit premium) for the number of hours volunteers work, times minimum wage, times the appropriate workers' compensation rate.
- 3) Injuries to volunteers can affect your experience modification for up to four years.
- 4) Renewal pricing can be adversely affected by claims.
- 5) To comply with audit requirements, you will need to keep records of the number of hours volunteers work.

Of all the Temples we insure, none have elected to insure volunteers under their workers' compensation after reviewing the premium cost involved, the necessary record-keeping, and potential cost from claims

**For more information on things you can do to protect your Temple please call us at  
1-800- BERKETT. We are a leader in providing insurance services to Temples nationwide.  
We are here to help**

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