

## **Workers' Compensation**

Employers of 3 or more full or part-time employees are required to have coverage.

Coverage for illness, injury and disability. Provision for a death benefit and rehabilitation of disabled workers.

All Local Church employees including pastors should be counted in the total.

Workers' Compensation Insurance coverage carried on all Conference Center personnel, District Superintendents and all other employees of the Conference.

Consider that any person employed by the church, even in casual work relationships has a right to make a claim against the church for work related injuries. For example, you may agree to let a needy person do a minimal task in exchange for a small amount of money. That person may be injured and covered by the law at your expense.

Consider that any person subcontracting or considered a contractor of the church must provide a Workers' Compensation Certificate of Insurance as evidence to the church the coverage is effective or the church becomes responsible for the employees.

Having Workers' Compensation coverage eliminates the legal responsibility and softens the moral responsibility the church may have toward persons injured on site.

The conference insurance agent, Bob Boyd of Franklin Brown Co. regarding Workers' Compensation coverage:

“anyone that qualifies for coverage under the law is making an error not to be covered under the law.”

“coverage is easily available through the agent that provides the property/liability coverage for the church.”

-Boyd/Oakley/letter/1.11.95