



If-Any Workers' Compensation Policy

While a general liability (GL) policy will provide coverage for bodily injury to a third party, it EXCLUDES coverage to those deemed an employee of the association. A board member or volunteer can be considered a non-compensated employee when they are working for the association. An injury to a board member or volunteer could be viewed as an injury to an employee of the association by the GL carrier and the claim denied.

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CAIS offers an "If-Any" Workers' Compensation Policy that includes a voluntary compensation endorsement to solve these issues. The premium for this coverage is between \$280-\$1,100 annually, depending on your state. The following are examples of claims that have been incurred by board members/volunteers!

State	Total Claim (Incurred)	Board Member/Volunteer - Claim Type
AZ	\$8,823	Fell, injured shoulder
AZ	\$5,839	Stepped in hole, twisted leg
CA	\$123,970	Tripped on tree root, fractured knee and shoulder
CA	\$55,920	Slipped and fell on stairs, fractured both ankles
CA	\$50,737	Cumulative trauma, injury to both wrists
CA	\$159,958	Tripped, fractured knee
CO	\$236,943	Fell removing tree stakes, fractured leg and hip
CO	\$30,662	Slipped and fell on ice, fractured shoulder
DC	\$3,267	Sprained ankle
FL	\$252,932	Fell in board room, fractured hip and ribs
FL	\$158,019	Fell down stairs, fractured shoulder
FL	\$54,395	Emptying trash, Injured shoulder
FL	\$43,439	Lifting injury, strained neck and back
FL	\$28,180	Slipped and fell, fractured arm
GA	\$23,444	Twisted left knee while walking
IL	\$146,903	Elbow strain
IL	\$117,806	Upper arm strain
IL	\$44,342	Fell down stairs, fractured knee
MI	\$35,977	Hit by car, injured shoulder and back
MN	\$89,763	Fell from height, injured back
MO	\$157,979	Slipped and fell, hip fracture
NC	\$5,500	Hand laceration
NJ	\$104,511	Lower back strain
NJ	\$26,694	Slipped on ice, contusion
NV	\$26,030	Slipped and fell, shoulder dislocation
NV	\$81,275	Tripped, multiple body parts strain
NY	\$9,150	Lifting injury, shoulder strain
OR	\$72,826	Tripped and fell, broken arm and shoulder
OR	\$24,408	Tripped and fell, broken wrist
SC	\$10,800	Fell from height, injured back and neck
UT	\$2,635	Assembling play area, injured leg