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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 should they experience bodily injury.

Subsequently, a serious injury to a board member or volunteer could be viewed as an injury to an employee of the association by the GL carrier and not be afforded coverage by the policy.

We have the solution. 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	\$5,839	Stepped in hole/Twisted leg
CA	\$159,248	Knee-fracture
CA	\$98,880	Fell, knee and shoulder surgery
CA	\$55,684	Slip and fell on stairs - broke both ankles
CA	\$40,712	Right big toe injury
CA	\$24,568	Carpal tunnel
CA	\$24,500	Slipped on hillside
CA	\$24,499	Multi RMI
DC	\$3,267	Ankle-sprain
FL	\$252,932	Fell off step
FL	\$158,019	Shoulder(s)-dislocation
FL	\$53,927	Shoulder injury while undoing the gate for the trash chute
FL	\$30,500	Scooter hit patch of wet leaves and IW did wheelie onto her back
FL	\$22,943	Fall or slip injury - fractured upper arm
FL	\$20,432	Wheelbarrow fell-knee injury
GA	\$23,444	Volleyball twisted left knee
IL	\$146,903	Elbow Sprain
IL	\$117,806	Upper Arm-Strain
IL	\$44,342	Fell down stairs
IL	\$19,332	Fell down ladder/Hurt wrist
MI	\$23,426	Shoulder(s)-contusion
MO	\$157,979	Hip-Fracture
NC	\$5,500	Hand-laceration
NC	\$2,780	Puncture upper leg, slip and fall
NJ	\$104,511	Lower Back area-strain
NJ	\$10,518	Contusion, slipped on ice
NJ	\$6,294	Vehicle struck injured worker
NV	\$81,275	Tripped
NV	\$56,512	Shoulder(s)-rupture
NV	\$52,598	Multiple body parts-strain
NV	\$8,728	Trip and fall
OR	\$24,966	Wrist-fracture
OR	\$13,064	Fracture
UT	\$2,635	Assembling play area/Hit leg