

Coverage you need for your local association

As a leader working on behalf of an association, you want to make sure your members are protected. The right workers' compensation protection is not one-size-fits-all, and neither is our coverage. EIA specializes in insurance for members and their local associations. We partner with multiple carriers to help make sure that organizations of all sizes receive the right plan, and the right protection, for their members.



What is workers' compensation?

Workers' compensation is a state-mandated insurance program consisting of payments, required by law, to be made to an employee in the event of an employment-related injury or illness.

Since a local association is considered a separate organization from a school, local association leaders need to carry a separate workers' comp policy to cover officers and members.

Our workers' comp carriers

Norfolk & Dedham	AmTrust	WCRIBMA
<ul style="list-style-type: none"> • 25 or fewer officers and building reps • Ability to consider years in business versus years of previous coverage • Open to accepting risks with no prior coverage 	<ul style="list-style-type: none"> • No listed limit to total number of officers and building reps • Must have a minimum of three consecutive years previous coverage 	<ul style="list-style-type: none"> • The Workers' Compensation Ratings and Inspection Bureau of Massachusetts has the widest range of accounts they'll cover.

All coverage is reviewed on a case-by-case basis. All loss and strike history to be reviewed by underwriting. Norfolk & Dedham, AmTrust and WCRIBMA are not members of Hanover Insurance Group.

Call us today at 877.868.2268

To learn more about EIA's flexible and comprehensive workers' comp coverage.

You can also visit our website at

www.educatorsinsuranceagency.com

FAQ

Who does it cover?

According to Massachusetts workers' compensation law MGL c. 152, § 1(4), "every person in the service of another under any contract of hire, express or implied, oral or written" is defined as an employee.

What about independent contractors?

Under MGL c. 149, § 148B, all workers are presumed to be employees. An employer who wants an exemption for an independent contractor has to show that the contractor's work is performed:

1. by someone who has their own, independent business or trade doing that kind of work
2. outside the usual course of the employer's business
3. without the employer's direction and control

Doesn't the town I work in provide workers' compensation coverage for both school and non-school employees?

A school's workers' comp policy applies to injuries arising from school-related duties. An association is considered a separate organization from the school, and thus this coverage would not apply for work-related injuries incurred from duties performed on behalf of the association.

What are the penalties for not having workers' compensation coverage?

Workers' comp coverage is required in Massachusetts. If your association is operating without a policy in place and the state becomes aware of this, they reserve the right to charge you up to \$100 per day the association operated uncovered, going back to the date of the group's inception.

Are non-profits staffed by volunteers required to carry workers' compensation?

These entities are not required to have this coverage. However, it is still advisable, to avoid having to pay out of pocket in the event of a lawsuit.

Still have questions?

Refer to www.educatorsinsuranceagency.com to learn more about workers' compensation, and how it applies to your association.



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Educators Insurance Agency 440 Lincoln Street • Worcester, MA 01653 Tel. 888.908.6822 Fax 508.926.5810 Email Insurance@1EIA.com