

## **Statement from Workforce Safety & Insurance (WSI) about Workers' Compensation Coverage for Flood Fighters**

The following guidelines are intended to provide guidance as to who is covered by WSI workers' compensation coverage and when they are covered or not covered during times of disaster including spring flooding.

A key determination as to whether flood fighters are covered by traditional workers' compensation coverage is whether the employee is under the direction and control of their employer. If an employee is directed by an employer to participate in flood fighting activities, WSI will deem the employee covered, even if they extend their hours beyond the normal work shift. On the other hand, if employees are simply released by their employer, without specific direction, to help in the flood fighting activities they are not covered by workers' compensation coverage during their flood fighting activities. Additionally, employees who are injured while protecting their own property will be viewed by WSI as being outside the scope of employment and those injuries will not be covered.

Employers, defined as sole proprietors, partners and corporate officers, have the option of covering themselves on their WSI workers' compensation policies. For those employers who have secured such coverage, activities will be covered to the extent they are related to the protection of business property or assets.

Organizations such as political subdivisions, civic groups, churches, etc. with volunteers may establish a volunteer policy to provide coverage for volunteers who assist in flood relief activities. Coverage must be secured and volunteers pre-registered with WSI prior to them engaging in volunteer activities. The cost for volunteer coverage is \$15.60 per volunteer subject to a minimum premium of \$250.

Workers' compensation for organized volunteers may be secured. This coverage is optional and must be secured by the volunteer organization before the volunteer acts begin. If you have questions regarding availability of this coverage, you must contact your volunteer coordinator.