



VFW Post Insurance Program

Loss Control Article

Workers' Compensation Coverage for Volunteer Workers

by VFW Post Insurance Program

Most of us are familiar with workers' compensation insurance coverage. Workers' compensation provides medical benefits and disability income to replace part of the earnings that are lost by an employee due to work related injuries. The various states' statutes determine the degree of benefits.

However, a majority of Veterans Posts have an additional exposure not necessarily addressed on standard workers' compensation policies that is intrinsic to the nature of the organization and operations - that of the volunteer worker. While most Posts strive to maintain safe working conditions, accidents on the job do occur to both paid employees and volunteers. Volunteers are active at the Post in a variety of positions, both on a regular and occasional basis. In many Posts there are more volunteer workers than paid employees. This is a sizable workers' compensation exposure for the Posts.

It is in your Post's best interest to be sure your current insurance coverage includes worker's compensation for volunteers. If you would like additional information about workers' compensation insurance as it applies to volunteers, contact the VFW Post Insurance Program at (800) 829-8390.

Last year, workplace injuries affected thousands of employees and cost U.S. businesses more than \$110 billion. Chances are, your Post will eventually have to deal with a workplace injury which means that you will also have to deal with a workers' compensation claim. *Do you have adequate workers' comp insurance for your Post?*

The VFW Post Insurance Program is administered by Lockton Risk Services
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