

WEEKLY QUESTION AND ANSWER FOR NEVADA HOA INVOLVED INDIVIDUALS

Q: Should Associations have a Worker's Compensation policy even if they have no employees?

A: Yes, and to get a non-employee policy is very reasonable. There have been fraud cases in HOA's by even directors. As an example, one board member, who was the Secretary of the Association, fell down her stairs and broke her leg. She stated that she had been going down to her office to look at some Association documents when she fell. She filed an action against the association even though it was not true. She was going down to get another drink. Talk with your agent as this policy could fill in **if** your contractor goes on vacation and fails to pay his workers' compensation policy or an uninsured worker gets hurt on your property – your mow and blow landscaper? They would file against the association as the damaged employee was on your property. Worth a conversation with your agent.