



Insuring Household Help

Brought to you by: The Heritage Group

Individuals who hire residential help such as chefs, drivers, gardeners, housekeepers, nannies, babysitters, personal assistants and security personnel must be covered under an insurance policy. This will protect you against litigation for wrongful termination, sexual harassment, employment discrimination, reputational injuries to your character and personal injuries. As the need for household help increases, there will be a growing need for coverage to protect against allegations and litigation.

Hired Help: Reduce Your Liability

The costs of a lawsuit with hired help can be very high and could even damage your reputation as a client. To keep liabilities at bay, you'll first need to determine what kind of help you've hired and then obtain the correct coverage to protect against liabilities.

Types of Hired Help

1. Individuals hired through an outside firm such as a chef or a nurse:
 - Determine if the individual is your employee or an employee of the firm.
 - If the individual is an employee of a firm, obtain a copy of the firm's certificates of insurance documenting that the firm has workers' compensation insurance for its employees. If the organization also has health and disability insurance for its employees, then hired help injured on your property will receive medical treatment through the employer.
2. Occasional employees such as babysitters or neighborhood kids who rake your leaves:
 - If you hire individuals for occasional jobs for your home, you should evaluate your homeowners or renters insurance policy to determine whether you have enough liability coverage.
3. Permanent full- or part-time hired help:
 - Consider getting more liability insurance by raising your existing amount or purchasing an umbrella liability policy.
 - Learn more about the no-fault medical coverage within your homeowners insurance policy. This coverage allows you to submit medical claims to your insurance company if someone is injured on your property (other than immediate family members). Most people tend to buy only \$1,000 worth of this coverage, yet you may want to increase that amount to \$5,000 for added protection.
 - If you hire individuals to come work at your home on a regular basis, consult an attorney regarding tax deductions and workers' compensation issues. Then, contact The Heritage Group to purchase a workers' compensation policy. This will provide protection for medical care and rehabilitation for injured

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If you have hired help at your home, then you may need increased liability coverage, medical payments coverage, additional automobile coverage (for employees driving your personal vehicles) or even reputational injury coverage to safeguard against liabilities.

hired help. It will also cover lost wages if individuals get hurt and cannot work, and death benefits for beneficiaries.

Contact The Heritage Group at 518-782-0001 to learn more about the requirements for this coverage. If you need to obtain workers' compensation insurance and do not purchase it, your homeowners policy will not cover damages or penalties brought against you. So, let us help you understand your risks and potential liability insurance solutions for hired help.