

## Description of Coverage

### Workers Compensation Coverage

*The NPU Workers' Compensation Group (WCG) provides first dollar coverage for members' employees who are injured while on the job. The WCG includes pro-active claims adjustment, risk management, and loss prevention training services.*

### Membership Criteria

*The WCG is regulated by the California Department of Industrial Relations, Office of Self-Insurance Plans (DIR-OSIP). Member organizations must meet the following criteria:*

- IRS 501(c) 3 nonprofit status
- Primary social services function as defined by the North American Industry Classification System (NAICS) code of 624
- Completion of annual financial audit process

*All members are required to complete the process to obtain an affiliate certificate of consent to self-insure from the DIR-OSIP.*

### WCG Structure and Limits

- **Workers' Compensation Coverage**
  - ❖ \$35.5 million limit / first dollar coverage
    - ❖ Self-Insured (pooled) coverage to \$500,000
    - ❖ Excess coverage to \$35 million above pool
- **Employer's Liability Coverage**
  - ❖ \$1 million limit / first dollar coverage
    - ❖ Self-insured (pooled) coverage to \$100,000
    - ❖ Excess coverage to \$1 million above pool
- **Coverage Includes:**
  - ❖ Claims adjusting expenses
  - ❖ Coverage for:
    - ❖ Employees
    - ❖ Board Members
    - ❖ Volunteers when pre-approved by resolution

