

## **Insurance for Progressive Employment Placements**

### **Desk Reference**

#### **[1] What kind of insurance does DVR carry for progressive employment placements?**

DVR has General Liability Insurance and Workers Compensation Insurance for consumers we place in training placements. General liability insurance covers any damage or injury our consumer may cause. Workers Compensation insurance covers the DVR consumer if they are injured on the job.

#### **[2] What kind of training placements are covered by this insurance?**

This insurance only applies to training placements directly arranged by DVR or DVR contractors (VABIR and supported employment). Training placements sponsored or arranged by other entities such as schools are not covered.

#### **[3] What about On the Job Training Agreements and Temp to Hire Agreements?**

On the Job Training Agreements are not covered because the DVR consumer is on the employers payroll. Temp to Hire arrangements are not covered because the DVR consumer is paid by the temp agency.

#### **[4] What do I do if the employer wants proof of the insurance coverage?**

The insurance company can provide a certificate of insurance. To get a certificate contact Carol Poulin at [cpoulin@nwjinsurance.com](mailto:cpoulin@nwjinsurance.com) and provide her the name of the employer, address, E mail or fax number and an employer contact person. She will forward a certificate of insurance directly to that employer. *The certificate of insurance is not necessary for the coverage to be in effect. So if the employer does not ask for proof, there is no need to contact Carol.*

#### **[5] Are there any work activities the insurance will not cover?**

The insurance does not cover driving or operating any vehicle such as a backhoe.

#### **[6] What do I do if my consumer is injured or causes some damage or injures another worker?**

It is very important that any incident is reported promptly, whenever possible within twenty four hours. Please follow the instructions in the Insurance section of the website.