

**Please note:** PPL and Chartis worked together to provide these answers to common questions surrounding workers compensation insurance coverage. PPL is not a licensed insurance broker and cannot provide any advice or answer questions about specific scenarios concerning liability or workers compensation. Please contact your attorney for specific questions surrounding the policy's coverage. PPL and Chartis have also provided specific trainings on safety in the workplace and how to report claims. All this information is available at [www.publicpartnerships.com](http://www.publicpartnerships.com) username: mapdp password: pplmapdp26.

Workers Comp FAQ's:

1. Will the policy cover families in the event of an injury or illness while caring for their son/daughter?
  - Workers Compensation only covers the cost of any medical care and lost wages for an Employee provider who is injured while on the job. The Employee must have a W-2 on file with PPL to be eligible for coverage in the event of an accident/injury.
2. What is the employee/employer relationship? Is there any liability for the employer if a worker is hurt on the job?
  - As the employer it is your responsibility to report all accidents and injuries that occur on the job. PPL has provided the contact information for Chartis on [www.publicparnterhips.com](http://www.publicparnterhips.com). Username: mapdp password: pplmapdp26
3. Is the worker liable if there is an 'incident' where the disabled individual is injured?
  - The workers compensation policy only provides benefits to the Employee if they are injured on the job.
4. What is the difference between Employees and Independent Contractors?
  - Employees are covered under the policy that the Employer of Record has through PPL or Marion Edwards. Independent Contractors are responsible for their own Workers Compensation policy.
5. Can PPL provide any data on lawsuits in MA or nationwide regarding EOR liability?
  - There is a large volume of cases that occur in the state and nationwide. Many of the cases involve confidential information. If you are interested in reading more about workers compensation claims then please contact your attorney or research independently at the Massachusetts Workers Compensation Rating and Inspection Bureau. <https://www.wcribma.org/mass/>
6. Is there any additional coverage that should be purchased?
  - Please contact your attorney or homeowners insurance representative for any information regarding available policies.
7. What is the difference in coverage for Marion Edwards?
  - Marion Edwards has workers compensation coverage for all their employees as well. The policy covers the cost of medical care and lost wages for employees that are injured while on the job.