

- Emergency Medical Evacuation/Repatriation Exposures
- Other (Check with your convention or associational office.)

Workers' Compensation

The Kansas State law requires churches to carry this coverage if in the preceding twelve-month period the church paid its employees (including the pastor) a sum of \$20,000. This includes housing allowance and utilities paid by the church.

Nebraska state law requires all churches with one or more employees to carry this coverage without regard to any minimum payrolls.

NOTE: Churches are not exempt from this law and can be **held liable** to an employee (including their pastor) for injuries that occurred to any employee while performing duties for the church.

Workers' Compensation is to protect your valued employees and their families from life threatening or life altering accidents and injuries. Just one "slip and fall" or fall down a flight of stairs or auto accident by an employee could cause serious injuries and time-consuming recovery periods during which huge medical bills will be accumulated with no means for payment. Such an accident could devastate your church and cause serious emotional injuries and conflicts.

Personal medical coverage **may not apply** for injuries incurred in the performance of your duties of employment. Workers' Compensation benefits are more generous than other benefits and are automatic without the necessity of filing a lawsuit.

Employers (churches) are required by law to post written notice, in Spanish and English, of their worker' s compensation coverage. Free posting notices and other posters are available by calling the Division of Workers' Compensation or your insurer.

When income is received from more than one source it should be directed through the primary ministry and reported to the primary ministries insurer in order to provide maximum benefits.