

## **AOA Offers Members Low-Cost Workers' Compensation Insurance!**

AOA is always searching for ways to improve or increase benefits and services available to our members. Our purpose is to provide professional guidance and economic benefits for apartment owners throughout the state of California. We are very excited to now be offering our members low-cost, workers' compensation insurance through State Compensation Insurance Fund! With this new service, you have even *more reasons to benefit by being a member of AOA!*

### **Who Needs Worker's Comp Insurance?**

Unless the worker(s) you hire to do maintenance work on your buildings is employed by a licensed contractor who has workers' compensation insurance, it is mandatory that you carry workers' compensation insurance.

Important points to remember:

- A Certificate of Insurance confirming general liability and that workers' compensation insurance is in force is always required.
- Carry your own workers' compensation insurance if you hire any labor directly and/or cannot confirm that there is workers' compensation insurance in force; otherwise you will be held personally liable for injuries sustained on your property.
- General liability coverage in your building will not cover this type of loss.

### **State Compensation Insurance Fund**

As a strong and stable provider of workers' compensation insurance, State Fund enables California businesses, regardless of their size, establish and build their dreams. Regardless of swings in the economy and industry, State Fund remains committed to protecting California businesses and providing leadership in the industry.

Besides offering workers' compensation insurance at cost, State Fund has a team of experienced professionals dedicated to providing customer care and valuable services for all their policyholders.

With customized loss control services, medical cost management, and an anti-fraud unit, California rental housing owners looking to get the maximum value for their workers' compensation dollar choose State Fund.

### **Enjoy the Advantages of AOA's Group Workers' Compensation Insurance Plan**

Joining AOA's group insurance program is a simple way for AOA members to get more from their workers' compensation coverage. Group members enjoy numerous advantages that add value to a workers' compensation policy, including:

- **Special group pricing** that includes a six (6) percent premium discount on top of other State Fund savings such as our claims free credit and merit rating discounts to qualified policyholders. Small owners with low payroll save by paying a reduced group minimum premium.
- **Free safety services and materials.** Safety services such as ergonomics and industrial-hygiene services that can cost over \$250 per hour and safety materials such as posters, forms, and meeting topics are available at no additional cost for qualified policyholders.
- **An extensive claims function** that is comprised of highly-experienced professionals that specialize in promoting faster resolution, lower legal and medical costs, and better claims control.

If you are an individual State Fund policyholder, consider converting to AOA's group insurance program at renewal and discover the difference. When calling to renew, please refer to the Apartment Owners Association of California's group insurance plan.

**For more information on how you can start saving money on your insurance today, please call State Fund at (800) 252-0419 and mention the AOA Group. You may also visit [www.scif.com](http://www.scif.com) to learn more about State Fund.**