

Nonprofit Workers' Comp Guidelines

California Region – May 2019

Special note regarding Volunteers: We are providing to all a copy of a spreadsheet that outlines the status of volunteers by state (“3 Rules for Volunteers by State”), and it should be noted that in California volunteers are not considered to be employees if that person intends to volunteer his or her services for public service, religious, or humanitarian objectives, not as an employee and without contemplation of pay, the individual is not an employee or the religious, charitable, or similar nonprofit corporation which receives the services. It is also possible, though very unlikely, that a non-profit will amend its bylaws to include volunteers as employees in California. The proliferation of easily purchased accident policies has more or less made this a non-issue in the state of California. What this means is that for California Underwriters assess if any volunteers receive remuneration in any form, and in organizations with large numbers of volunteers it would be prudent to confirm that no bylaws have been adjusted to include volunteers as employees AND to check for the existence of an accident policy. In many other states, volunteers are included in the definition of employees and their job duties will need to be underwritten. Refer to the previously referenced document.

Core Codes (Source: National Taxonomy of Exempt Entities)	Description	Workers' Comp
Arts, Culture, Humanities	Cultural Ethnic Awareness	Acceptable
	Musical, Theater Groups	Considered
	Museums	Acceptable
	Humanities Organizations	Acceptable
	Performing Arts	Considered
Education	Preschool through higher ed	Acceptable
	Small Community Libraries	Acceptable
	Vocational / Technical	Acceptable
	Charter/Magnet	Acceptable
Environmental / Protection / Beautification	Water, land conservation	Considered
	Botanical, horticultural	Acceptable
	Garden types of clubs	Acceptable
Animal Related	Preservation, protection	Considered
	Zoo, zoological societies	Considered
	Therapeutic	Considered
	Sanctuaries / Shelters	Considered
Mental Health / Crisis Intervention - Outpatient or Residential	Counseling, disorders	Considered
	Treatment, Rehabilitation	Considered
	Addictions	Considered
Employment / Job Related	Counseling, training	Considered
	Job assistance	Considered

Core Codes (Source: National Taxonomy of Exempt Entities)	Description	Workers' Comp
Food / Nutrition	Food banks	Acceptable
	Food pantries	Acceptable
	Congregate meals	Acceptable
	Meals on wheels	Not Acceptable
	Nutrition programs	Acceptable
Housing / Shelter	Search Assistance	Acceptable
	Homeless shelters	Considered
	Transitional housing	Not Acceptable
	Group Homes	Not Acceptable
Recreation	Parks	Acceptable
	Special Olympics	Acceptable
	Community Rec Centers	Acceptable
	Recreational Clubs	Acceptable
Youth Development	Boys & Girls Clubs	Acceptable
	Youth Centers	Acceptable
	Girl Scouts	Acceptable
Human Services	Medical Clinics	Acceptable
	Physician's Offices	Acceptable
	Hospitals	Not Acceptable
	YWCA (not YMCA)	Acceptable
	Adoption (domestic only)	Acceptable
	Emergency Assistance	Acceptable
	Foster Care	Considered
	Family Services	Acceptable
	Day Care Children	Acceptable
	Thrift Shops	Acceptable
	Hospice	Considered
	Senior Centers	Acceptable
	CASA's	Not Acceptable
Sheltered Workshops	Not Acceptable	
Philanthropy, Voluntarism	Community Foundations	Acceptable
	Private Foundations	Acceptable
	Grant Foundations	Acceptable
	Research Societies	Acceptable
Science Tech Research	Professional Societies	Acceptable
	Institutes	Acceptable

Core Codes (Source: National Taxonomy of Exempt Entities)	Description	Workers' Comp
Social Science Research	Studies i.e. population	Acceptable
	Women's studies	Acceptable
	Ethnic studies	Acceptable
	Urban studies	Acceptable
Religion Related	Small Churches, Synagogues, etc	Acceptable (mission work a concern)
Mutual Membership Benefit Org	Business Alliances / Coalitions	Acceptable
	Advocacy Groups (no PACS and not politically related)	Acceptable
	Chambers of Commerce	Acceptable
	Trade Associations	Acceptable
Fund Raising	Multiple NTE Codes	Acceptable

Unacceptable Exposures:

Abortion clinics

Agencies serving sexual offenders and fire starters

Alternative Incarceration / Early Release / Lock Down Facilities

Civil Defense and Disaster Relief Organizations

Construction as Primary Operation (Habitat for Humanity / Student Builder Programs)

Emergency Medical Technicians

Farms / Agriculture

Hazardous Activities – Tackle Football / Trampolines / Fireword Displays

High profile / highly litigious classes

HIV/AIDS Needle Exchange Programs

Hospitals, Pharmacies, medical clinics (requiring Primary Med Mal)

Housing only exposures / Condo associations

Inexperienced management

International Adoption

Lobbying / Political exposure

Nursing Homes / assisted living

Poor financials

Public Entities / Municipalities / Government Offices

Unfavorable loss history – especially auto losses

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