

Dave Hale, Treasurer  
Aging in Hartland  
Insurance Information

Our contract with the nurses has them responsible for procuring and paying for their own liability/malpractice insurance. We have been reimbursing them when grant money comes in from the Community Nurse Connection.

They pay around \$200.00 per nurse for that. We need to require worker's compensation insurance for our employee (AiH administrator), Cynthia, and our insurance carrier requires us to provide workers comp for any 1099 contractors we pay if they don't provide proof that they have their own coverage.

The nurses have not purchased that insurance, and that coverage for the nurses is the \$1,150 entry on the budget.

The \$2,000 insurance budget line under office operations represents \$150 for Cynthia's workers comp and the rest going to a general liability policy for the organization and additional liability coverage for directors and officers.