

CHITTENDEN NEWS

Latest and Trusted News

Workers' Comp for Leased or Temporary Workers: Who's Responsible?

Using staffing agencies can streamline hiring — but when a worker gets injured, coverage clarity is critical.

Who Covers What?

- Temporary Workers: Typically covered by the staffing agency's Workers' Comp.
- Leased Workers: Considered employees of the client company — potentially excluded from the agency's policy and from CGL protection.

Coverage Gaps Can Occur — where a leased employee isn't protected by Workers' Comp or your General Liability policy, creating a serious risk exposure.

Risk Management Solutions:

- Request an Alternate Employer Endorsement from the staffing agency's WC carrier.
- Consider a CGL Endorsement for coverage of leased workers (if available).

Proactive Review of Contracts and Policies is a Must!



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FACT

OSHA inspections can occur without warning — especially following complaints, incidents, or in high-risk industries. Understanding your rights and obligations before the walk-around can help minimize disruption and liability.

OSHA Inspections: What Employers Need to Know

As a business owner, an unannounced OSHA inspection can feel overwhelming. That's why being prepared — and informed — is essential.

Key Reminders During an OSHA Visit:

- Verify inspector credentials
- Notify management immediately
- Determine scope and purpose
- Be prepared to show compliance
- Cooperate without volunteering unnecessary information
- Document everything observed and discussed

Pro Tip: You have the right to request a warrant, set ground rules, and involve legal counsel.

Contact Us

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