



# Student Volunteers and Workers' Compensation Coverage

*The Department of Labor & Industries (L&I) receives requests for information about the availability, limitations, terms and costs of Washington State's optional workers' compensation coverage for student volunteers. Here are some common questions and their answers.*

## Who is eligible for coverage?

An employer may opt to provide workers' compensation coverage for student volunteers enrolled in a public school, grades K-12, who work as a volunteer under a program authorized by the public school (see RCW 28A.150.010 for the definition of "public school").

Student volunteers are eligible for coverage even if they receive reimbursement for expenses.

## What is the extent of the coverage?

This insurance pays only approved medical care costs that pertain to an injury or illness resulting from the student's volunteer activities. It is not intended to provide immunity from a liability claim by a student against an employer. (Liability insurance is provided by the employer's private insurance carrier.)

## Who pays the premium?

**Employers with workers' compensation coverage from the State Fund:** The employer for whom the student is doing volunteer work pays the premium. The school cannot pay the premium unless the student is volunteering in a school's workplace. L&I can cancel coverage if the employer does not pay the premiums.

Because coverage for student volunteers is more limited than coverage for employees, it costs less. To find out the current rate, call the Department of Labor & Industries at 360-902-4817.

**Employers who self-insure their workers' compensation coverage** do not pay premiums; however, they agree to pay the costs of a qualifying claim filed by a student volunteer.



## How do I enroll?

### Employers with workers' compensation coverage from the State Fund:

- Complete an *Application for Elective Coverage* form (F213-112-000).
- Be sure to check *Box 13: STUDENT VOLUNTEERS K-12 ONLY*.
- Submit the completed form to L&I's **Employer Services** section at the address printed on the form.

### Employers who self-insure workers' compensation:

- Complete an *Application for Elective Coverage* form (F213-112-000).
- Be sure to check *Box 13: STUDENT VOLUNTEERS K-12 ONLY*.
- Submit the completed form to L&I's **Self-Insurance** section at the address printed on the form.

**Note to self-insured employers:** The completed *Application for Elective Coverage* serves as notice to L&I that **you will be providing this coverage and will report student volunteers' hours and medical costs on your quarterly reports to L&I.**

## Where do I get the application form?

The *Application for Elective Coverage* form (F213-112-000) is available on the Web at [www.Lni.wa.gov/Forms/pdf/213112a0.pdf](http://www.Lni.wa.gov/Forms/pdf/213112a0.pdf) or by calling 360-902-4817. (Self-insured employers should call 360-902-6867.)

## Who can answer other questions about this workers' compensation insurance?

- If you are an employer covered by the State Fund, call L&I's Employer Services section at 360-902-4817.
- If you are a self-insured employer, call L&I's Self-Insurance section at 360-902-6867.

## Which law established this insurance coverage?

In 1994, the Washington State Legislature passed the student volunteer statute, RCW 51.12.17. The regulation that implements this law is Washington Administrative Code (WAC) 296-17-925.

### For more information

 **On the Web:**  
[www.Lni.wa.gov](http://www.Lni.wa.gov)

*Other formats for persons with disabilities are available on request. Call 1-800-547-8367. TDD users, call 360-902-5797. L&I is an equal opportunity employer.*