



Workers' Compensation and General Liability Insurance- Fact Sheet

The Philadelphia Youth Network (PYN) provides Workers' Compensation Insurance for all youth employed through a WorkReady Philadelphia program. General Liability Insurance must be carried by all Worksites where youth spend working hours during a WorkReady program. A Worksite is any location where youth are engaged in a work experience activity during a program period.

I. Workers' Compensation Insurance: Philadelphia Youth Network

Worker's compensation is a form of insurance providing medical expenses and, in the event a worker is unable to work, wage-loss compensation benefits to employees injured in the course of employment. In general, accessing benefits comes in exchange for relinquishment of the employee's right to litigate. Benefits are paid by private insurance companies (which also includes third-party administrators) or the State Workers' Insurance Fund (a state-run workers' compensation insurance carrier).

The Philadelphia Youth Network, as employer of record, and pursuant to [PA Child Labor Law](#), federal youth employment law, and funder regulations, insures workers' compensation benefits to each youth employed through a WorkReady Philadelphia program insofar as it is described above. Governing language exists in PYN's "Standard Contract Requirements Exhibit" signed by Providers at time of WorkReady contract award. ("Workers' Compensation limits shall be the statutory limits for Pennsylvania and any other applicable state.") The process for filing a workers' compensation claim is described in section III below.

II. General Liability Insurance: WorkReady Worksites

General liability insurance is a third party liability insurance protecting for a broad range of actions. (*eg.*, see below). Host worksites, pursuant to regulation from funding streams, and mandated by the Philadelphia Youth Network, are required to hold general liability insurance. Governing language exists in PYN's "Standard Contract Requirements Exhibit" signed by Providers at time of WorkReady contract award ("General liability insurance shall cover: premise operations; blanket contractual liability; personal injury liability; products and completed operations; independent contractors, employees and volunteers as additional insurers; cross liability; and broad form property damage (including completed operations, explosion, collapse, and underground hazards). PYN may require higher limits of liability if, in PYN's sole discretion, the potential risk warrants") and Philadelphia Workforce Development Corporation's "Funding Regulations" document ("Third party General Liability Insurance [is required].").

Host worksites, through the Worksite Agreement, agree to "have General Liability Insurance." The Provider, through the "Standard Contract Requirement Exhibit", and by agreeing to implement the terms of the Worksite Agreement with fidelity, is legally bound to insure each patronized worksite carries General Liability Insurance. Additionally, each patronized worksite must name PYN as an additional insured as their interests may appear in accordance with the terms and conditions of the insurance contract. General liability claims should be handled internally at the worksite or governing business. If it is unclear whether a claim is filed as general liability or workers' compensation, complete and submit an Incident Report form and contact the appropriate PYN representative.

III. Worksite Supervisor and Youth Process for Filing a Claim

The process for a Worksite Supervisor or youth to file a claim will occur through the [Incident Reporting Process](#) as specified in the [Worksite Toolkit](#). The newly published [Worksite Quality Framework](#) recommends that Worksite Supervisors- the youth's primary contact- report incidents to Worksite Coordinators, the Coordinator to the Provider Representative, and the Representative to the designated PYN contact. The current Incident Reporting Process- mandated through the Worksite Agreement- asks worksite supervisors to "submit an incident report to PYN (and Provider, if applicable) within 24 hours of any accidents or injury to any youth placed at this worksite."