

Outsourcing Alert: Do you know that you are employer at home?

Currently, many people are contracting household services to reduce their domestic chores. Many of these people do not know that this turns them into employers in their own homes.

What are the benefits of being protected by the Household Maintenance Policy?

In Puerto Rico those employers who keep their Household Maintenance Policy updated by submitting the Payroll Declaration on or before July 20th, and paying the premiums within the time frame established by the CFSE (State Insurance Fund Corporation), will be protected with employer immunity should someone performing work in their homes suffer an accident or injury. In addition the CFSE will provide the injured worker the necessary medical treatment for his or her prompt rehabilitation. The CFSE will also grant economic compensation to the worker in accordance with the regulations of Workmen's Accident Compensation Act.

Who can obtain this insurance and what is the policy's cost?

All household heads even if they do not own the residence or building. The minimum annual cost is \$99 for the regular or permanent policy, but the payment will depend on the invested payroll in the worker's or contracted worker's salary, the duration of the job performed, the type of work and the worker's risk exposure.

Applicant's requirements to formalize a permanent home policy:

- must complete a policy quote request
- provide the Social Security Number
- present an identification with photo.

Being insured benefits both employer and the employee. Moreover, you will be protected by the employer immunity guarantee.

Links:

<http://web.fondopr.com/es/patronos/polizas-requisitos-formalizar-las-mismas/poliza-permanente-o-regular>



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