

Domestic Workers



What is a domestic worker?

- A **domestic worker** is someone who works within the employer's private household.
- A **domestic worker** must be paid by an individual or domestic partnership.



Examples of Domestic Workers

- Maids
- Cooks
- Housekeepers
- Laundry Workers
- Butlers
- Companions
- Gardeners
- Chauffeurs
- Nannies
- Home Health Aides
- Au Pairs
- Nurses
- Baby-sitters



Do I need to have workers' compensation insurance?

- Domestic workers employed **40 or more** hours per week by the same employer or live in are required to be covered by a New York State workers' compensation insurance policy.



Do I need to have workers' compensation insurance?

- Workers' compensation insurance is **NOT** required IF the domestic workers in a private household individually work **less than 40 hours per week** for that household and **do not live on premises**.
- A person who employs domestic workers for less than 40 hours per week are encouraged to obtain a voluntary workers' compensation insurance policy to protect both the themselves and the employee.



Do I need to have New York State Disability Benefits Insurance?

- Domestic workers employed **40 or more** hours per week by the same employer and **do not live on premises** are required to be covered by a New York State disability benefits insurance policy. NYS Disability Benefits Law requires an employer to obtain insurance by the expiration of **4 weeks following the 30th day** of employment.



Do I need to have New York State Disability Benefits Insurance?

- Disability benefits insurance is **NOT** required IF the only people are domestic workers in a private household who individually work **less than 40 hours per week** for that household and **do not live on premises**.
- If the employer of a domestic who works less than 40 hours per week wishes to provide disability benefits for the domestic, the employer must submit an application for Voluntary Coverage to the Workers' Compensation Board Plans Acceptance Unit.



Can I use my homeowners insurance?

- Homeowner's insurance policy's workers' compensation insurance rider does not cover any domestic employees for workers' compensation benefits.
- Homeowner's insurance policies do not cover a domestic worker for NYS Statutory Disability Benefits Insurance.



Can I use my business' insurance policies?

- Workers' Compensation and Disability Benefits Insurance policies obtained in the name of a business you own will not provide coverage for a domestic worker in your private household.



I have more questions

- For other questions pertaining to coverage requirements for domestic workers please call 1-866-298-7830
- Information on how to obtain workers' compensation insurance.
- Information on how to obtain disability benefits insurance.
 - Information on voluntary Disability Benefits Coverage.

