



INSURANCE FOR OFF-DUTY JOBS

Accidents happen. When they do, RollKall has your back.

While police departments have extensive insurance coverage, that coverage does not always extend to off-duty work. Likewise, hiring businesses want assurance that any incidents related to security will not negatively impact their bottom line.

There are three main types of insurance that are useful for off-duty jobs and provided through the RollKall platform*.

Workers' Compensation

Agencies want to know their officers are covered in the event of an incident while working off duty. That's why RollKall offers workers' comp to agencies on the RollKall platform. We have the most comprehensive coverage available among off-duty management providers.

Workers' compensation is generous and long-lasting. It covers:

- ✓ Lost wages
- ✓ All medical expenses if an officer is injured on the job
- ✓ Legal costs

Occupational Accident Insurance

Occupational accident insurance provides benefits to officers injured or killed in a job-related accident. It covers medical expenses and pays death and dismemberment benefits.

Officers working off-duty in a 1099 capacity have the option to get occupational accident insurance when they work a job through RollKall. Should an accident occur, they can rest assured that medical bills will be covered.

General Liability Insurance

- ✓ Protects the business owner and assets in the event of legal action
- ✓ Covers medical costs in the case of injury to a third party

There are tiers of coverage from basic to special. RollKall offers a special policy with the most comprehensive possible coverage. It's blanket coverage which means coverage automatically extends to third parties, like law enforcement agencies and the businesses working through the RollKall platform. Their GL policies will be indemnified from responsibility.

Coverage Summary

There are three main types of insurance that are useful for off-duty jobs and provided through the RollKall platform. While the following is not all-encompassing, we want to provide some quick highlights for comparison of the types of benefits each insurance provides.*

General Liability	Workers' Compensation	Occupational Accident
Covers the Business, the LEA and the Officers	Covers the Officer	Covers the Officer
Provides legal representation for litigation that arises out of a suit brought as a result of an assignment	Covers all legal costs for the officer related to injuries sustained during the off-duty job	
Covers: Accidental or negligent damage to property caused by the officer while on an off-duty assignment Damage to or theft of a hired police car (by others) while out on an assignment	Covers lost wages for the officer if injury that occurs on an off-duty job prevents them from working	Provides death and dismemberment benefits to officer's family in the event of accidental death while on the off-duty job
Covers medical expenses for others due to accidental or negligent injury by the officer while on an off-duty assignment	Covers all medical expenses for an officer if injured on the off-duty job	Covers all medical expenses for an officer if injured on the off-duty job

**This document provides general information about coverage for various insurance policies offered by RollKall for its off-duty solution. This document is not meant to be detailed or specific about the policies. Terms and conditions apply.*

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