

## **CHAPTER 65-07 EMPLOYER'S COVERAGE**

**65-07-01. Employer, spouse and children of employer, self-employed, and volunteers may secure coverage.** Any employer, by special contract with the organization, may secure workforce safety and insurance coverage for injuries to the employer's own person or for the employer's own death. Any employer also may secure coverage for that employer's spouse and children. Self-employed persons may contract with the organization for workforce safety and insurance coverage for themselves. In addition, any volunteer organization, not otherwise provided for under this title, may contract with the organization for workforce safety and insurance coverage for its own members while its members are engaged in the specific activity provided for in the contract.

**65-07-02. Organization may refuse to contract for coverage.** The organization, on receipt of an application for insurance, shall determine whether the applicant is a good insurance risk and may deny such special contract if the organization determines it is in the best interests of the organization to do so.

**65-07-03. Determination of weekly wage for premium purposes.** If the organization enters a contract for insurance under this chapter, the premium for the protection must be based on:

1. The amount of money derived on an annual basis from the business of an employer or self-employed person as outlined in subdivision b of subsection 5 of section 65-01-02 for purposes of determining the premium for coverage of an employer, an employer's spouse, or a self-employed person. This amount may not be less than the limited payroll required to be reported for an employee in subsection 1 of section 65-04-04.2.
2. A reasonable wage as determined by the organization for employees in the same class of industry that the volunteer organization is engaged.
3. Actual wages paid to a clerk, an assessor, a treasurer, or a member of the board of supervisors of an organized township, if the contract for insurance is to provide protection for a person mentioned in this subsection and that person is not employed by the township in any other capacity.
4. Actual wages paid to an employer's child if that child is under the age of twenty-two.

**65-07-04. Benefits.** Repealed by S.L. 1999, ch. 550, § 5.