



Protection for Vendor-Paid Details

Introducing Workers' Protection from RollKall



Real Coverage for First Responders

First Responders (police officers, firefighters, EMTs) take on off-duty, vendor-paid details to serve their communities and earn extra income. But when those jobs fall outside traditional employment, most people don't realize that workers' compensation doesn't apply.

That's where RollKall Workers' Protection comes in. Built specifically for law enforcement professionals working off-duty, this policy offers real support if an accident happens on the job or while traveling to or from it.

Key Coverage Highlights

- ✓ **Medical bills** covered up to \$100,000 – no deductible
- ✓ **Lump-sum payouts** for accidental death or permanent injuries – up to \$200,000
- ✓ **Disability income** up to \$1,000/week for up to 6 months
- ✓ **Injuries covered** while traveling directly to or from an assignment
- ✓ **Coverage applies to jobs paid through the platform**, regardless of whether the individual is classified as 1099 or W-2 when working a vendor-paid detail, and can be applied to all or certain vendors of a public safety agency.

Why it Matters

Across the insurance industry, workers' compensation explicitly covers the employees performing the work for their employer of record. In most instances, off-duty officers are not employees of vendors; in all cases, they are not employees of the off-duty program's service provider. That means any traditional workers' compensation policy, extended to a public safety officer by a non-employer, won't apply if they're hurt. RollKall stepped in to close that gap – and we're the only platform to offer this kind of built-in accident protection.

What's the Difference?

Covers public safety personnel working vendor-paid details, regardless of whether they are 1099 or W2.

Coverage Area	RollKall Workers' Protection	Traditional Workers' Compensation
Off-duty injuries	✓ Covered	✗ Only when covered by LEA
Travel to/from non-work sanctioned activities	✓ Covered	✗ Usually excluded
Independent contractors	✓ Covered	✗ Typically not covered
Lump-sum payments for specific injuries	✓ Yes (e.g., \$10,000 for loss of limb, etc.)	✗ No (covers actual medical and disability costs only)
Supplemental medical costs (copays, deductibles)	✓ Yes (as excess coverage)	✗ Not applicable (full coverage if approved)
Accidental death & dismemberment (AD&D)	✓ Yes	✗ Only covers lost wages & dependents (not lump sums for loss)
Short-term disability (if included in the rider)	✓ Often included	✓ Yes, but the process is longer and wage-based
Dental or vision injuries (accidental only)	✓ Yes, if caused by an accident	✗ Usually excluded unless directly related to the job

Key Coverage Summary

The Workers' Protection program was designed specifically to address the coverage gaps in traditional workers' compensation. Protection begins when an officer departs for a job designated for payment through the RollKall platform and remains in effect throughout the assignment, including direct travel to and from the job location, ending upon return home. Coverage applies only to jobs paid through the RollKall platform. This ensures coverage is active when it matters most - on the way to, during, and immediately after off-duty work.

Want to know more or help your officers understand the coverage available to them? Reach out to your RollKall account contact or visit <https://www.rollkall.com> for more information.