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THE CITY WITH A MISSION

**WORKERS' COMPENSATION
FREQUENTLY-ASKED QUESTIONS AND ANSWERS**

1. Am I covered if I am injured on my way to work and/or on my way home from work?

ANSWER: Employees are not covered during their normal commute to and from work. The courts have ruled that travel to and from work is not compensable because, in general, an employee is not paid during commute time and the employer does not require an employee to commute.

2. Am I covered if I am off work and receive a page/call to come in to work, and I am injured on my way to work?

ANSWER: Court cases have indicated that if an employee is paid wages during their commute time to work, their injuries would be covered under Workers' Compensation (i.e. if the employee is paid overtime or additional wages upon leaving their house). However, if an employee is paid a higher salary because they are on call (if they are called in or not) and they are injured on the commute to work on special assignment, they would not be covered. For Police officers: if they are called to court on their day off, their travel to and from the court is not covered. It is considered a normal part of their job and their commute is considered a normal commute.

3. Am I covered if I am off work and I am driving a City vehicle (the use of the vehicle having been pre-approved by the City)?

ANSWER: If an employee is commuting in a City vehicle, they would be covered during their commute. They would be in the course and scope of their employment. If the employee deviates from the normal and direct route of their commute to work for purely personal reasons, their injury may not be covered.

4. Am I covered if I am working and driving my personal vehicle on City business (the use of the personal vehicle having been pre-approved by the City)?

ANSWER: If an employee is driving their personal vehicle on a special assignment or errand for the City, they would be covered during the assignment or errand. This would be during the course of their employment.

5. Am I covered if I am working and driving my personal vehicle to/from lunch and I am injured?

ANSWER: Driving a private vehicle during lunch break is generally considered out of the course of employment and not a covered injury.