

Vermont Logger Safety and Workers' Compensation Insurance Program

Frequently Asked Questions

Adopted February 27, 2020

Amended on October 29, 2020

Q: *What is the program?*

A: Employers in the logging business, whose employees meet the training standards and demonstrate that they have implemented safe practices at their logging operations, through an onsite consultation and verification with a Loss Prevention Specialist, will be qualified to have their employees classified under new class codes and eligible for a 15% discount on their workers' compensation insurance premiums

Q: *If I get an insurance quote for workers' compensation insurance, what should my insurance agent know about this?*

A: On April 1st, 2019, two new occupation class codes were added to the workers' compensation insurance system in Vermont – "safety certified non-mechanized logger" – class code 2721 and "safety certified mechanized logger" – class code 2722. When requesting an insurance quote for employees that will be performing logging, ask your agent to quote for "safety certified" class codes so you can understand the insurance cost savings potential if you become certified.

Q: *How do I qualify?*

A: You must become certified by either, the Logger Education to Advance Professionalism (LEAP) program, or as a Master Logger by the Trust to Conserve Northeast Forestlands. You must remain in good standing and take any required continuing education courses for safety training, with either organization, to maintain safety certification. There are specific training requirements for both employees and supervisors or business owners that must be met. After training, a jobsite inspection must be completed within 90 days of the training to verify that safe practices have been implemented at the jobsite. The Department of Financial Regulation can approve other safety training programs (for example, safety programs from other states that meet or exceed the standards of LEAP or Master Logger), and those interested in having other certifications validated should contact the Department before enrolling in them for workers' compensation insurance purposes alone.

Q: *How do I request a jobsite inspection?*

A: Jobsite inspections for Safety Certified loggers in Vermont will be coordinated through the VT Logger Education to Advance Professionalism Program (LEAP). Employers will contact the LEAP program at vtleap@gmail.com and provide their contact information. Employers will be assessed a \$150 fee, payable to VT LEAP for their first jobsite inspection. If a second inspection is required, employers will be assessed a \$100 fee. A Loss Prevention Specialist from W.J. Cox Associates will contact the employer to obtain the necessary information to plan the visit.

Q: *My employees have completed the training, and we received an approved jobsite inspection checklist from our jobsite evaluation, when does the premium credit on my insurance begin?*

A: At the time of your annual policy renewal, your insurance company will need to know the date that you were certified (the date on your approved jobsite evaluation checklist) and your account will be prorated for the safety certified rate, from the certification date until your renewal, or the expiration of your safety certification. Classifications are assigned and applied at any time during the term of the

policy or at audit. Safety certified class codes will not be added to your policy before the date of certification and payroll paid prior to certification will not be eligible for the safety certified rate.

Q: How long does my certification last?

A: **New enrollees** - Employers and employees that complete the required training and receive an approved jobsite inspection report between July 1st and December 31st will have a safety certification valid until the following December 31st. Those that receive training and receive an approved jobsite inspection report between January 1st and June 30th, will have a valid safety certification until the following June 30th. The safety certification of new enrollees during the program launch, that receive training and an approved jobsite inspection from July 1st, 2019 through June 30th, 2020 will be valid until June 30th, 2021.

Recertification - To maintain safety certification, employers must be recertified. Employees will need eight hours of continuing education in safety training annually and supervisors will need eight hours every other year. Each employer will need an approved jobsite inspection annually. For employers seeking recertification, they can request a jobsite inspection up to 90 days in advance of their annual certification date.

Q: What if I hire a new employee, and they have not been through the required safety training, but my other employees have?

A: Your new employee will not be eligible to have their payroll classified as “safety certified” until they have taken the required training *and* had an approved jobsite evaluation, but your other eligible employees can be classified as safety certified, provided all other requirements are met. If the new employee has not had training, but is observed, and approved, during the jobsite evaluation, their safety certification date can begin the date that they receive requisite training without a second jobsite evaluation. If safety trainings are available from another program that you would like to send your employees to, you must contact the Department of Regulation and provide the training description, and have it approved, before it can be considered as eligible for the Vermont Logger Safety and Workers’ Compensation Insurance Program.

Q: How will my insurance company know my employees and business are certified? What documentation will I need to have for my annual payroll audit?

A: At each training, supervisors and employees, will receive certificates of attendance. You must have those and a copy of your approved jobsite checklist to verify safety training and certification. The Department of Financial Regulation will issue your company a certificate for safety certification once your jobsite inspection is successfully completed. The certificate from the Department of Financial Regulation will list the name of the company, date of initial certification, date of expiration, names of supervisors and employees that attended training that are eligible for safety certified classification.

It will be essential that you maintain good payroll records, before and after your certification date.

Q: I am a mechanized logger, but there are times we need to use a chainsaw on our jobsites. How does this affect our certification?

A: You should work with your insurance agent to determine the extent of the chainsaw use and ensure you have the proper classifications on your policy. If chainsaw use occurs frequently enough, you may need to add one of the non-mechanized class codes to your policy and document the use in your payroll records. With regard to your certification, the jobsite inspections from the Vermont Logger Safety and Workers’ Compensation Insurance Program are to verify that required and best safety practices to reduce the risk of injury are being implemented for any activities on the site. If a worker is observed

using a chainsaw during the jobsite inspection, all required PPE and practices for chainsaw use must be met.

Q: I am certified by the Trust to Conserve Northeast Forestlands as a Master Logger, do I need to have my jobsite evaluated as part of the Vermont Logger Safety and Workers' Compensation Insurance Program?

A: No, Master Loggers as certified by the Trust to Conserve Northeast Forestlands, follow a certification process that includes jobsite evaluations and employee safety training that meets or exceeds the expectations of the Vermont Logger Safety and Workers' Compensation Insurance Program. Master Loggers must remain in good standing with the Trust to Conserve Northeast Forests and present a current certification at their annual insurance renewal.

Definitions:

Safety Certified – an employer in the logging business that has met the training standard for Forest Operations Supervisor, and whose employees have met the training standard (both initial and continuing education) as mechanized or non-mechanized loggers in either the VT LEAP Program, and has had an approved jobsite evaluation, or are Master Logger certified by the Trust to Conserve Northeast Forestlands.

Date of Safety Certification – The initial date of Safety Certification is the date of a jobsite inspection where the employer receives an approved checklist designating them as Safety Certified. Depending on when the employer enrolled, their certification will expire on December 31st or June 30th each year.

Expiration of Safety Certification –Safety Certification is valid for one year after initial certification. If the employer has not been recertified prior to the expiration date, their payroll for logging employees will not be eligible for Safety Certified classification.