

ASSEMBLY BILL NO. 334—ASSEMBLYMEN HETTRICK, HUMKE, COLLINS, PERKINS, DINI, CEGAVSKE, BEERS, NOLAN, LESLIE, EVANS, GOLDWATER, THOMAS, CARPENTER, SEGERBLOM, GUSTAVSON, CHOWNING, DE BRAGA, MORTENSON, CLABORN, MCCLAIN AND KOIVISTO

FEBRUARY 26, 1999

JOINT SPONSORS: SENATORS TOWNSEND, O'CONNELL AND RHOADS

Referred to Committee on Commerce and Labor

SUMMARY—Provides for industrial insurance coverage for domestic workers. (BDR 53-86)

FISCAL NOTE: Effect on Local Government: No.  
Effect on the State or on Industrial Insurance: No.

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EXPLANATION – Matter in ***bolded italics*** is new; matter between brackets ~~for omitted material~~ is material to be omitted.

AN ACT relating to industrial insurance; providing for industrial insurance coverage for domestic workers; and providing other matters properly relating thereto.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE  
AND ASSEMBLY, DO ENACT AS FOLLOWS:

- 1   **Section 1.** Chapter 616B of NRS is hereby amended by adding thereto  
2 a new section to read as follows:  
3    ***1. The system or a private carrier may provide industrial insurance,***  
4 ***as a part of a homeowner's policy of insurance, to a person who employs***  
5 ***a domestic worker for the term of that worker's employment. Upon***  
6 ***providing such coverage, the manager or private carrier may, with the***  
7 ***approval of the commissioner, determine and fix the premium rates to be***  
8 ***paid for the industrial insurance so provided.***  
9    ***2. A domestic worker for whom industrial insurance is provided***  
10 ***pursuant to subsection 1:***  
11    ***(a) Shall be deemed to be an employee while performing work for his***  
12 ***employer at a wage:***

1     (1) *Equal to his average monthly wage as determined pursuant to*  
2 *the regulations adopted by the administrator pursuant to NRS 616C.420*  
3 *if he is employed more than 20 hours per week; or*

4     (2) *Of \$150 per month if he is employed not more than 20 hours*  
5 *per week; and*

6     (b) *Is entitled to the benefits of chapters 616A to 616D, inclusive, of*  
7 *NRS.*

8     3. *The provisions of this section do not authorize the system to*  
9 *transact property or casualty insurance in this state.*

10    4. *As used in this section:*

11    (a) *“Domestic worker” is a person who is engaged exclusively in*  
12 *household or domestic service performed inside or outside of a person’s*  
13 *residence. The term includes, without limitation, a cook, housekeeper,*  
14 *maid, companion, babysitter, chauffeur or gardener.*

15    (b) *“Homeowner’s policy of insurance” means a policy of property or*  
16 *casualty insurance that provides coverage for the loss of or damage to a*  
17 *home or against liability for the death or injury of a person or damage to*  
18 *property.*