Questions received in regard to the Interpreter Services for the Deaf and Hard of Hearing Request for Proposals received by 12:00 PM on July 3, 2025: Contact: David Newburger, Commissioner on the Disabled <u>newburgerd@stlouis-mo.gov</u>

Question:

I have a question regarding the following from Section VIII. Insurance Requirements:

"Any Respondent awarded a contract pursuant to this RFP shall procure and maintain General Liability Coverage, Automobile/Motor Liability Coverage (including non-owned and hired vehicle coverage), and Worker's Compensation Insurance."

In the case of 1099 employee, they are not considered employees, and are therefore not entitled to workman's compensation. If awarded a contract, how will an agency who retains no W-2 employees comply with this requirement?

Response:

Thanks for the question. An interpreting agency that does not have employees would not be required to obtain workers' compensation insurance.