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INSURANCE CODE - INS

DIVISION 2. CLASSES OF INSURANCE [1880 - 12880.8] (*Division 2 enacted by Stats. 1935, Ch. 145.*)

PART 3. LIABILITY, WORKERS' COMPENSATION, AND COMMON CARRIER LIABILITY INSURANCE [11550 - 11895] (

Heading of Part 3 amended by Stats. 1979, Ch. 373.)

CHAPTER 4. The State Compensation Insurance Fund [11770 - 11886.2] (*Chapter 4 enacted by Stats. 1935, Ch. 145.*)

ARTICLE 3. Policies [11840 - 11846] (*Article 3 enacted by Stats. 1935, Ch. 145.*)

11840. The insurance contracts or policies of the State Compensation Insurance Fund may be either limited or unlimited. The insurance contracts or policies may be issued for like periods as are allowed by law to other workers' compensation insurers or, in the form of stamps or tickets or otherwise, for one month, for any number of months less than one year, for one day, for any number of days less than one month or during the performance of any particular work, job or contract. The rates charged shall be proportionately greater for a shorter than for a longer period and a minimum premium charge shall be fixed in accordance with a reasonable rate for insuring one person for one day.

(*Amended by Stats. 1981, Ch. 714, Sec. 308.*)

11841. Nothing in this chapter shall prevent:

(a) Any applicant for insurance from being covered temporarily until the application is finally acted upon.

(b) An insured from surrendering any policy at any time and having returned to him the difference between the premium paid and the premium at the customary short term for the shorter period which such policy has already run.

(*Enacted by Stats. 1935, Ch. 145.*)

11843. The State Compensation Insurance Fund may issue policies including, with their employees, employers who perform labor incidental to their occupations, and including also members of the families of such employers engaged in the same occupation.

(*Enacted by Stats. 1935, Ch. 145.*)

11844. Such policies covering employers shall insure to such employers and working members of their families the same compensations provided for their employees, and at the same rates.

(*Enacted by Stats. 1935, Ch. 145.*)

11845. The estimations of the wage values, respectively, of such insured employers and members of their families shall be reasonable and shall be separately stated in and added to the valuation of the pay rolls upon which their premium is computed.

(*Enacted by Stats. 1935, Ch. 145.*)

11846. The policies may likewise be sold to self-employed persons and to casual employees. The insureds, for the purpose of the insurance, shall be deemed to be employees within the meaning of the workers' compensation laws.

(*Amended by Stats. 1981, Ch. 714, Sec. 309.*)