



Greetings from the Richardson Police Department.

Beginning on April 1, 2025, the Richardson Police Department will make two changes in the hiring of off-duty police officers for security services. First, the Department has changed the minimum hourly pay rate. Second, the Department has changed the hourly minimums for non-reoccurring assignments.

The chart below will serve as the new Off-Duty Employment Pay Scale effective April 1, 2025. There will be a four-hour minimum for all off-duty employment assignments, unless it is a reoccurring job. Reoccurring assignments will have a three-hour minimum.

TYPE OF EMPLOYMENT	MINIMUM HOURLY RATE
Police Officer	\$60.00
Supervisor (required when there are four or more officers present at an assignment)	\$70.00
Holiday Officer	\$65.00
Holiday Supervisor	\$75.00
Police Vehicle Fee	\$30.00

You can find more information on our website at [www.richardsonpolice.net](http://www.richardsonpolice.net). Please let us know if there is anything further the Richardson Police Department can do for you.

Gary L. Tittle  
Chief of Police  
Richardson, Texas



**POLICE  
DEPARTMENT**  
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## Client Portal – Benefits

*Richardson Police Department has partnered with RollKall to provide a web-based scheduling platform to allow for the Police Department to organize and support the off-duty program. An added bonus to this change is they are offering a business portal to you as well.*

### **BENEFITS**

- **No more W-9's for each officer who works**
- **No more end of year 1099's**
  - *RollKall will provide to Officers at the end of the year*
- **Ability to see which officer is scheduled for a job and jobs unstaffed**
- **Active job view to know when the officer is clocked in/out for each job**
- **You can request a new job from your Client Portal**
- **Automated payment processing – NO MORE CHECK WRITING – Pay for all services at once**
  - *Electronic Checks – 1 setup of ACH and that's it, every payment is a click of a button*
  - *Pay by Credit Card – 1 time setup and every payment is a click of a button*
  - *Payments can be combined and paid all at once*
- **Officers will be paid faster – no need for check processing or cashing**
- **Access to free \$1 million dollar general liability insurance policy per incident**
  - *This will cover you without risking your insurance and having claims or a premium increase. It will also cover the Officer.*
- **Visibility to a detailed invoice with all rates and fees**
- **Access to comprehensive reporting**
- **Quick Pay through email so you don't have to Login every time**
- **5% fee for receiving all the benefits above**
- **Credit Card payments have an extra 2.5% due to processing fees**

**At any time if you need assistance with a Client, RollKall can help with the discussion and onboarding. Let us know how we can help.**

*Please feel free to contact RollKall at:*

Contact us via email at [support@rollkall.com](mailto:support@rollkall.com)

Contact us via phone 855-765-5525

*Resource links:*

<https://support.rollkall.com>

# Insurance Coverage for Off-Duty Jobs

While police departments have extensive insurance coverage, that coverage does not always extend to off-duty work.

Likewise, hiring businesses want assurance that any incidents related to security will not negatively impact their bottom line.

This document explores the three main types of insurance for off-duty jobs provided through the RollKall platform.\*

- ✓ General Liability Insurance
- ✓ Workers' Compensation Insurance
- ✓ Occupational Accident Insurance



# General Liability Insurance

RollKall offers general liability (GLI) coverage for all jobs paid for through the RollKall platform. Basic, Broad, and Special are three common coverage insurance tiers which increase coverage level with each tier. RollKall offers a Special policy with the most comprehensive coverage. It's "blanket coverage" which means coverage extends to multiple types of property for third parties, like law enforcement agencies and the businesses working through the RollKall platform.

RollKall's policy includes \$1M per occurrence, \$3M aggregate, and \$10M umbrella coverage and protects the client/employer, officer, and the department\*. This policy is only available for jobs posted and paid for through the RollKall platform.

Not all GLI policies are created equally. Other off-duty management platforms carry "security-based" policies. That means, coverage is limited to when an officer is acting in a security-only capacity, like as a visual deterrent. The expectation is that once an officer transitions to acting as a police officer, using his or her license to enforce the law, responsibility transitions to the law enforcement agency (LEA).

RollKall has taken the extra step to ensure we protect LEAs, their officers, and the businesses they serve by providing coverage that includes enforcement activities while working off-duty.

**Note:** GLI will only cover bodily injury or property damage done to another party by the officer and it does not cover injury to the officer.

## When does GLI apply?

To put this in more practical terms, and as a general rule, RollKall's General Liability insurance protects the off-duty officer from liability, as long as the incident in question is:

- ✓ Due to the negligent actions of the off-duty officer.
- ✓ Is not an intentional act of violence or destruction.
- ✓ Related to the off-duty assignment.
- ✓ Takes place during the off-duty assignment.

# General Liability Insurance FAQs

**Will you please provide an example of what is entailed in “accidental or negligent damage to property” caused by the officer while on an off-duty assignment?**

For example, let's say an officer is in a situation where he must detain someone while on the off-duty assignment. During the act of trying to detain that individual, a window is broken. Liability for the cost to replace the window would be covered by the GLI.

**Does GLI provide legal representation in the event of litigation resulting from an assignment?**

Yes. The general liability policy will defend an officer for accused negligent acts provided he or she is on assignment for a job through RollKall. It will also defend the business he or she is assigned to if that business is brought into suit because of the off-duty police officer's actions.

**Does GLI insurance cover accidental or negligent injury to others while on an off-duty assignment?**

Yes, as long as the officer is working in an off-duty capacity through the RollKall platform. For example, an officer is working off-duty at an entertainment venue and needs to remove a drunk and disorderly patron, and in the process, the officer negligently injures the patron. The GLI insurance would cover medical expenses for the injured patron. The officer and business would be represented by legal counsel hired by the insurance company in any resulting legal proceedings. If the case is lost by the insurance company, the GLI would pay the claim to the plaintiff.

**Does the GLI cover damage to police department property such as patrol cars used by the officer while on an off-duty assignment?**

Yes, it will be covered, but under the auto liability coverage included in our insurance policy, and only if the:

- a.** business hired the vehicle for the job (fee paid to the agency) and
- b.** damage or theft to vehicles or other PD property occurred while clocked-in for the assignment and at the location of the off-duty assignment.

Conversely, if the business has not been charged for the use of the vehicle, it will not be covered. It would also not be covered if, for instance, the officer uses the police car after the assignment to stop for groceries and the damage or theft happens at the grocery store.



## Workers' Compensation Insurance

Through the RollKall platform, law enforcement agencies have access to workers' compensation insurance (WCI) for their off-duty officer program. RollKall offers the most comprehensive coverage available among off-duty management providers. The agency can choose to add WCI for all off-duty jobs, or only for specific high-risk businesses, but must be added for coverage to apply.

Workers' compensation insurance provides payments for medical expenses and lost wages if an employee is injured on the job and cannot perform his or her duties. This type of insurance covers medical expenses related to the injury, even those that may occur years after the injury-producing accident. In general, WCI covers legal expenses and lost income benefits as well.

Typically, the workers' compensation insurance provided to officers by the law enforcement agency does not extend to off-duty work. We understand that off-duty work comprises a significant portion of an officer's overall income, but agencies (and the officers) want to know officers are covered in the event of an incident while working off-duty. That's why RollKall offers agencies the ability to add workers' compensation insurance to cover your off-duty officers.

## Workers' Compensation Insurance Coverage

While general liability insurance, or GLI, is "others focused" – about protecting third parties impacted by the incident, workers' compensation, or WCI, applies specifically to the worker, or officer, and their well-being.

WCI covers costs related to injuries sustained while working an off-duty detail through RollKall:

- ✓ Lost wages
- ✓ Medical expenses
- ✓ Legal costs
- ✓ Death benefits

# Workers' Compensation Insurance FAQs

## How is RollKall's workers' compensation insurance different from the workers' compensation insurance officers receive when they are on duty?

Workers' compensation insurance through the RollKall platform works much like WCI coverage provided by law enforcement agencies. Since the agency's on-duty WCI does not typically extend to off-duty assignments where the officer is providing security or other services to a business, organization, or individual, RollKall's WCI insurance fills in the gap to cover the officer working off-duty details. The agency can choose to add WCI for all off-duty jobs, or only for specific high-risk businesses, but must be added for coverage to apply.

## Why is WCI needed if you provide GLI and the officer can choose OAI?

**Protecting your officers:** Choosing WCI for your off-duty program further protects your officers in the event of an incident. There is no additional cost to the agency as the fees are typically added to the fees paid by the requesting client.

**Lost wages:** Neither GLI nor OAI Insurance will replace lost wages while the officer is unable to work.

**Officer injury:** While GLI protects the officer and agency from liability, it will not cover injuries to the officer. WCI covers injury-related medical expenses as long as medically necessary while OAI will only cover expenses up to the pre-selected coverage limits.

**Business requirements:** Some businesses will require that officers are covered by workers' compensation insurance, especially for security or other high-risk details. Having this coverage shows that the LEA has done its part to protect their officers and the businesses in their community.



# Occupational Accident Insurance

Occupational Accident Insurance, or OAI, is an insurance option that provides an additional level of financial protection in case of an injury incurred on the job. These plans cover medical expenses and lost wages up to the coverage limits set in the plan's policy.

Many departments do not cover injuries if the officer is injured while working off-duty details. For \$0.99/hour for any jobs paid via our platform, an officer can personally opt-in to an OAI policy that provides medical benefits in the event they are injured while working an off-duty detail. (\$100,000 medical coverage, \$0 deductible\*).

Officers are presented with this option every time they clock into a 1099 detail through RollKall.

**While OAI is optional to the officer, the Department can also choose to make this mandatory for officers** and either pass the cost to the business requesting the detail, or have the amount deducted from the officer's pay.

# Occupational Accident Insurance FAQs

## **Does OAI cover injury to the officer while on an off-duty assignment?**

Yes, IF the officer has opted in for the OAI coverage for the specific job detail, and then up to the coverage limit. For example, while working an off-duty assignment, an officer needs to remove a drunk and disorderly patron, and in the process, the patron injures the officer. In this situation, the OAI policy would cover the officer's medical expenses.

## **If workers' compensation insurance covers medical benefits, why would an officer want to opt-in for OAI?**

OAI is typically used when WCI is not provided or to fill in any coverage gaps. Additionally, OAI carries a different legal liability.

With WCI, the injured worker does not have to prove negligence to receive benefits, but they do carry the burden of proof if it turns into a lawsuit and they cannot receive punitive damages or judgments for pain and suffering. Conversely, with OAI, the officer typically does not bear the burden of proof in an injury lawsuit and they can win judgements for punitive damages and pain and suffering.

# Coverage Summary

There are three main types of insurance for off-duty jobs provided through the RollKall platform\*. The following is not comprehensive, but provides highlights for comparison of each type of insurance.

	General Liability	Workers' Compensation	Occupational Accident
<b>Who is protected?</b>	Others-focused. Protects the LEA, Officer, and Business from action brought by "others."	Focused on the Officer	Focused on the Officer
<b>Legal Expenses</b>	Covers legal representation for litigation that arises out of a suit brought as a result of an assignment	Covers legal costs for the officer related to injuries sustained during the off-duty job	Coverage for legal fees is determined by the terms of the policy
<b>Medical Expenses</b>	Covers medical expenses for Others due to accidental or negligent injury by the officer while on an off-duty assignment	Covers medical expenses or an officer if injured on the off-duty job, even later issues that arise due to the original injury	Covers medical expenses for an officer if injured on the off-duty job that are in excess of expenses payable by any other Health Care Plan
<b>Lost Wages</b>	N/A	Covers lost wages for the Officer if injury that occurs on an off-duty job prevents them from working	Covers lost wages for the Officer if injury that occurs on an off-duty job prevents them from working
<b>Death and Dismemberment</b>	N/A	Covers death and dismemberment benefits for officer	Covers death and dismemberment benefits for officer
<b>Property Damage</b>	Covers accidental or negligent damage to property caused by the officer while on an off-duty assignment	N/A	N/A
<b>Auto Theft or Damage</b>	Auto Liability covers damage to, or theft of, the police car (by others) while being used by officer on a detail (vehicle must be hired)	N/A	N/A

**To learn more about coverage, please reach out to your RollKall contact, or call 855-765-5525 to talk with a RollKall Representative.**

\*This document provides general information about coverage for various insurance policies offered by RollKall for its off-duty solution. This document is not meant to be detailed or specific about the policies. In order to be covered by these policies, the job detail must be scheduled and paid for using RollKall, and the appropriate insurance type must be selected prior to the job. Terms, conditions, limits, and deductibles may apply.