

The answer is workers compensation. Many dealers think of their sales persons as subcontractors and thus don't want to insure them. But this is a risky approach as the NC workers compensation law could hold you responsible for their on the job injuries. With them riding around in cars with unfamiliar drivers the risk is just too high. If you are a used car dealer, please consider purchasing a workers compensation policy to protect you from your employees and your subcontractors.