

ADA protections don't cover independent contractors

Independent contractors aren't covered by the ADA.

Recent case: Emily Cook has epilepsy and uses Beau, a service dog to help her avoid harm. Beau senses seizures and keeps Cook from hurting herself. Cook signed a contract with Farmers Insurance Exchange to train as an agent. She was classified as an independent contractor and could keep her “day job” while beginning to sell insurance policies.

When she showed up at Farmers Insurance with Beau, she was told to go home because other agents might be afraid of dogs or allergic to them. Shortly after, the company told her it would not renew her contract.

She sued, alleging that she had been denied a reasonable accommodation—bringing Beau to work. The court tossed out Cook's case, explaining that the ADA covers only employees, not true independent contractors. (*Cook v. Farmers Insurance Exchange*, No. 1:06-CV-1536, SD IN, 2008)