

My insurance company won't cover me if I hire high school students:

If you pay students and follow OSHA laws, Montana State Fund will cover your workers' compensation for students 16-18 years of age. <https://www.montanastatefund.com/web/home/work-comp/who-is-covered.jsf>

If you are not using Montana State Fund for workers' compensation, your insurance company may or may not cover you for worker's compensation for students 16-18 years of age BUT if you follow OSHA laws and have a good safety record, they should cover you. Contact your worker's compensation insurance company to verify.

Using a staffing agency is also an option. With a staffing agency, the workers' compensation insurance will be paid for by the staffing agency.

The below list of manufacturing and construction equipment was compiled from the US DOL Federal Regulations, CFR 570. The list is not exhaustive. If you have questions about a particular piece of equipment, please contact: Brad Baptiste, US DOL, OSHA basptiste.brad@dol.gov, 702-264-6555

TYPE OF EQUIPMENT	Okay under 16	Okay 16 and over?	Student Exemption	COMMENTS
Acetylene torch	N	√	Yes	Okay for 16-17 year-olds; no restrictions.
Assembly, Hand	Yes	Yes	N/A	No restrictions.
Automatic Shape & Sand	No	Yes	Yes	Prohibited under 16; allowable under section MCA 41-2-110 , the "student learner" exemption, assuming student meets all requirements therein. This includes Youth Apprentices.
CNC Router	No	Yes	Yes	<ol style="list-style-type: none"> 1. Okay for 16-17 year-olds when there is full automatic feed and ejection. 2. Okay for student learners.
Cleat bender, manual	Yes	Yes	Yes	Okay, but not on construction site under 16
Cleat bender, power-driven	No	Yes	Yes	Prohibited under 16.
Deburring Machine	No	Yes	Yes	Prohibited under 16.
Demo Hammer	Yes	Yes	Yes	Not prohibited. However, note that demolition work is never allowed to those under 18 years of age. See 29 CFR §570.66
Drawer Clamp	Yes	Yes	Yes	
Drill, Cordless; Drill, Radial	No	Yes	N/A	Okay for 16-17 year-olds; no restrictions.
Drill Press	No	Yes	Yes	Okay for 16-17 year-olds. Prohibited for younger minors. See 29 CFR §570.59
Flanging machines (snaplock, pittsburg, pipe lock)		No	Yes	<ol style="list-style-type: none"> 1. Prohibited generally, see 29 CFR §570.59 2. Allowable under MCA 41-2-110 the "student learner" exemption, assuming student meets all requirements

					therein. This includes Youth Apprentices.
Forklift	No	No	No		See 29 CFR §570.58 The forklift is the piece of equipment most commonly involved in industrial injuries. No minor, including student learners or apprentices, may use them under any circumstances
Framing Clamp Table	No	Yes	Yes		Okay for 16-17 year-olds; no restrictions.
Grinder, Hand, Bench, or Table	No	Yes	Yes		Machinery listed under 29 CFR §570.59 prohibited under 16.
Hammer drill	No	Yes	Yes		Machinery listed under 29 CFR §570.59 prohibited under 16.
Hydraulic Press	No	Yes	Yes		Okay for 16-17 year-olds; no restrictions.
Impact guns; corded and cordless	No	Yes	Yes		Okay for 16-17 year-olds; no restrictions.
Hammer drill	No	Yes	Yes		Machinery listed under prohibited under 16.
Hydraulic Press	No	Yes	Yes		Okay for 16-17 year-olds; no restrictions.
Impact guns; corded and cordless	No	Yes	Yes		Okay for 16-17 year-olds; no restrictions.
Iron Worker	No	Yes/No	Yes		Prohibited generally as a metal-forming machine. Okay for 16-17 year-olds if equipped with full automatic feed and ejection. Allowable for student learners.
Jib Hoist	No	No	No		Prohibited under 29 CFR §570.58 . No student learner or apprentice exception
Laser Cutting Machine	No	Yes/No	Yes		The hazardous employments listed in the child labor regulations do not address laser equipment directly. Given these considerations, there is nothing in the child labor law that would prohibit the use of laser equipment by a 16-17-year-old.
Laser, PRC	No	Yes/No	Yes		See above comments. Additionally, this piece of equipment must have automatic feed and ejection.
Lathe	No	Yes	Yes		See 29 CFR §570.59
Lift, walk behind	No	No	No		Hoists and hoisting apparatuses are prohibited with very few exceptions. See 29 CFR §570.58 .
Overhead crane	No	No	No		Hoists and hoisting apparatuses are prohibited with very few exceptions. See 29 CFR §570.58 .
Packaging, hand	Yes	Yes	Yes		No restrictions. Note that minors under 16 cannot work in "manufacturing or processing" occupations. . See 29 CFR §570.133 .
Painting	Yes	Yes	Yes		No restrictions.
Painting, Hand	Yes	Yes	Yes		No restrictions.

Parts washing machine	Yes	Yes	Yes	No restrictions. Care needs to be taken with liquids used to clean metal parts.
Pipe threader	No	Yes	Yes	Okay for 16-17; no restrictions.
Planer	No	No	Yes	Prohibited except for student learners and registered apprentices.
Plasma, hand held tool	No	Yes	Yes	Okay for 16-17; no restrictions.
Plasma table, computerized	No	Yes	Yes	Okay for 16-17; no restrictions.
Portaband	No	No	Yes	Prohibited generally (29 CFR §570.65); allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. MCA 41-2-110
Press Brake, regardless of size	No	No	Yes	Press brakes are named specifically as prohibited under 29 CFR §570.59. Allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. 1. Okay for student learners if all conditions are met. See MCA 41-2-110
Pressure washer	No	Yes	Yes	See 29 CFR §570.59 .
Punch Press, Rouselle / TarPac 66 / Turret Press [Euromac]	No	Yes/No	Yes	Punch presses are prohibited for 16-17 year-olds unless they have automatic feed and ejection, and they have guards to keep hands and fingers out. Okay for student learners. See See 29 CFR §570.59 .
Router w/ table	No	Yes	Yes	Okay for 16-17; no restrictions
Sander; belt sander; profile or edge sander	No	Yes	Yes	Okay for 16-17; no restrictions.
Saws: including double rip saw, single rip saw, up-cut chop saw, table saw, band saw, horizontal band saw, sawzall, skill saw, reciprocating saw, etc.	No	No	Yes	Prohibited generally (29 CFR §570.65); allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. MCA 41-2-110
Screw gun	No	Yes	Yes	Okay for 16-17; no restrictions.
Shaper	No	Yes/No	Yes	2. Okay for minors 16 and over when there is full automatic feed and ejection 3. Okay for student learners
Shears, including power shears, jump shears	No	No	Yes	Prohibited generally (29 CFR §570.65); allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption,

					assuming the same meets all requirements therein. MCA 41-2-110
Sheet metal brake	No	No	Yes		Prohibited generally (29 CFR §570.65); allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. MCA 41-2-110
Skyjack	No	No	No		Hoists and hoisting apparatuses are prohibited to all minors. See 29 CFR §570.58 .
Tapering machine	Yes	Yes	Yes		No restrictions
Tenoner, Single End	No	Yes/No	Yes		Prohibited generally (29 CFR §570.65); allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. MCA 41-2-110
Tube Bender	No	No	Yes		Prohibited generally (29 CFR §570.65); allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. MCA 41-2-110
Unique Door Machine	No	Yes/No	Yes		Allowable for minors 16 and over when there is full automatic feed and ejection. allowable under 29 CFR §570.50 the "student learner" and "apprentice" exemption, assuming the same meets all requirements therein. MCA 41-2-110
Vacuum	Yes	Yes	Yes		No restrictions
Welders (robotic, MIG, TIG, spot, wire feed, wire)	No	Yes	Yes		Welding okay per 29 CFR §570.59 .

The absolute no exceptions –

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Jib Hoist	No	No	No	Prohibited under 29 CFR §570.58 . No student learner or apprentice exception

Lift, walk behind	No	No	No	Hoists and hoisting apparatuses are prohibited with very few exceptions. See 29 CFR §570.58
Overhead crane	No	No	No	Hoists and hoisting apparatuses are prohibited with very few exceptions. See 29 CFR §570.58.
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