



## Workers' Compensation Insurance

As an employer, it's your responsibility to keep employees healthy and safe on the job. But even with adequate controls in place, accidents can still happen—resulting in costly workplace injuries and illnesses. That's why it's crucial for your organization to have workers' compensation insurance. This form of coverage can provide the following benefits to both your employees and your business:

- Coverage for medical expenses. In the event that an employee requires medical attention for a work-related illness or injury, workers' compensation insurance can cover the accompanying treatment costs. This includes expenses related to hospital visits, medical procedures and prescriptions.
- Protection against lost wages. After an employee becomes ill or injured at work, they will likely need to take time off to properly recover. During this time, workers' compensation coverage can help reimburse some of the employee's lost wages.
- Coverage for ongoing care and rehabilitation. A severe work-related illness or injury can leave an employee with recovery costs that extend far beyond a single hospital visit. Workers' compensation insurance can cover these ongoing care expenses, such as physical therapy.
- Death benefits. In the tragic event that an employee passes away in a work-related incident, workers' compensation coverage can provide death benefits to the employee's family members.
- Compliance assistance. Although specific rules vary by state, the majority of organizations with more than one employee are legally required to have workers' compensation insurance. In other words, this form of coverage not only benefits employees, but it is also required by law.
- Protection for your business. Workers' compensation insurance also typically provides organizations with legal liability coverage. In the event that an organization is sued for negligence related to a workplace injury or illness, workers' compensation insurance can help cover attorney fees, court costs, and settlements or judgments.

### Want to Learn More About Workers' Compensation Insurance?

Workplace health and safety incidents can carry serious ramifications. Accordingly, it's vital to have insurance coverage that meets your organization's needs. To discuss your organization's unique health and safety risks and learn more about workers' compensation coverage, contact us today.