

# WORKERS' COMPENSATION

## Coverage for On-The-Job Mishaps

Is your business prepared if one of your employees is hurt on the job? Can your business reimburse employees for work-related injuries or illnesses? Do you even have the proper insurance in place to protect your organization's bottom line?

Workers' Compensation Insurance pays benefits to your employees if and when they are injured on the job. It provides flexible compensation for medical care, lost wages, and other expenses. It may even afford you legal defense coverage should your business be sued following a workplace incident.

Workers' Compensation insurance isn't just beneficial, it's required in most states. And while ensuring the safety and wellbeing of your employees is your top priority, accidents will still happen.

Take this example:

A business's employee is hurt on the job. They slip in the breakroom, fall, and injure their wrist. Not only does this employee miss work, but they also incur steep medical costs. To help ease their losses, the employee takes the business to court.

Thankfully, the business owner carried ample workers' compensation insurance, which covered the employee's medical expenses and lost wages during their rehabilitation.

Workers' Compensation is a must have, protecting your business and valued employees. To secure a policy that's best suited for your organization and the industry you operate in, contact your insurance broker today.

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For more information:

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