Benefits of workers compensation insurance for employees and employers.



When accidents happen on the job, workers compensation insurance can protect your employees and your business. Workers compensation coverage is required for most businesses, but many employers don't realize just how beneficial the policy actually is. It can protect your business and employees by covering things like medical bills, lost wages and more.

Curious to discover more benefits of workers compensation insurance? Read on.

Benefits for employees

While on the job, accidents can happen. Workers compensation kicks in to cover work-related accidents or injuries and medical bills:

- Slips and falls
- Burns that require medical attention
- Back injuries from lifting or repeated movement
- Carpal tunnel syndrome
- Dermatitis
- Hearing loss
- More

In addition, the policy can cover lost wages from work-related accidents or injuries. Since your employees

work hard for your business, your workers compensation coverage should too.

Benefits for employers

Don’t wait to learn the benefits of workers compensation insurance until you need it most. Get peace of mind from knowing your coverage will protect you when:

- **One of your top employees falls and breaks her leg.** In the event one of your employees is injured, you’ll likely need to hire temporary help to fill the role. Instead of paying both your new employee and your injured team member (which means double the expenses), workers compensation insurance will cover the first employee’s medical expenses and wages so you don’t have to. The money you put into workers compensation coverage works hard for you when you need it most.
- **You face legal trouble.** If an injured, deceased or disgruntled employee (or their family member) attempted to sue you or pursue legal action, the policy would help you meet state-mandated laws and avoid additional fines and legal action. Workers compensation insurance can protect the money and reputation you’ve worked hard to build.

Interested in learning more about your workers compensation policy? Talk to one of our local, independent agents today.