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Protect Yourself and Your Employees With Workers Comp Coverage

by [TMCCAR99](#) on DECEMBER 28, 2009

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Workman's comp coverage is required in all states throughout the United States. It is insurance that provides medical care for the worker should he or she gets injured on the job. In addition, this type of insurance protects the employer from an injury lawsuit that might be brought on by the employee.

Workers compensation insurance can extend to other incidents besides accidents in the workplace. The coverage of [worker comp insurance](#) can protect the worker in other locales besides the place of employment, even if they have an automobile accident during business hours. The accident does not have to happen directly on the premises. Ailments may be covered also.

The workman's compensation insurance pays the employee for his or her time away from their regular duties due to their injury, regardless of which party is to be at fault for the accident. As well as the above mentioned benefits, the coverage provides a payment in case of death to the injured worker's family. Each state has laws regarding workers compensation and each law is unique to each state.

Whenever a company is looking for [workers compensation insurance](#), they has to purchase it independently from property or liability types of insurance. BOPs, or business owner's policies, will usually be offered as insurance packages, however, these policies don't come with the insurance for hurt employees. This can be purchased separately.

The whole concept of [workman compensation insurance](#) goes all the way back to the start of the 1900's. The population determined there was a necessity for workers to be safe from on the job accidents and needed to be paid for any injuries which came about while on the job. This was a result of the public outrage in regards to awful working conditions and the dangers that came with some jobs.

Workers comp is older than both unemployment and social security insurances. Most states adopted it around the start of the 20th century, when the state of California enforced it. It's a type of no fault insurance where no one has to prove the responsibility of the

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persons affected.

Some of the services that may be obtained, dependent upon your situation, are disability coverages, work rehab, supplementary work displacement coverage, fixed disability coverage, short-term disability coverage, and payments in case of death.



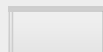
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