Benefits of workers compensation for both employees and employers.



For employers, the most obvious benefit of carrying workers compensation coverage is legal compliance: It's required by law in most states. In the Patriot Insurance Company coverage area, workers compensation is required for all businesses in Maine and Vermont, and any business with one or more employees in New Hampshire. But workers compensation provides a host of other benefits to both employees and businesses, including some you may not even be aware of.

Employee Benefits

- **Coverage for accidents on the job**
  A store employee slips and falls on a wet floor… a cook cuts their finger while prepping vegetables at a restaurant … a heavy piece of equipment falls on a construction worker's foot. When accidents like these happen on the job, workers compensation covers the employee's medical expenses, and often reimburses them for lost wages if they are unable to work as a result of the injury.
  Some common accidents covered by workers compensation include:
    - Burns
    - Slips and falls
    - Back injuries
- **Coverage for other work-related medical issues**
  Not all work-related injuries are the result of accidents. Workers compensation also protects

employees in cases of:

- Back injuries from repeated movement
- Carpal tunnel syndrome
- Dermatitis (skin irritation due to contact with chemicals, cleaners, etc.)
- Hearing loss (according to the Centers for Disease Control and Prevention, 24% of all hearing loss in the U.S. can be attributed to workplace noise exposure)

This is not a complete list of covered incidents; any injury that can be directly attributed to the workplace will likely be covered by workers compensation, protecting workers' health and their jobs.

Employer Benefits

When a business carries quality workers compensation coverage from a reputable insurer, it's a sign of respect for the hard work employees put in, day in and day out. It also protects the company from financial hardship because it helps employers with:

- **Replacement workers.** Because workers compensation will pay an injured employee's medical bills and lost wages, the company doesn't have to, which allows them to afford a replacement worker in the meantime. This way, an unfortunate injury doesn't have to mean an understaffed workforce.
- **Legal expenses.** If a business is sued by an injured employee, or the family of an injured or deceased employee, a workers compensation policy can help with legal expenses. Most good policies include employers' liability insurance, which helps businesses cover expenses like attorney fees and court costs in the event of a lawsuit.

Preventing workplace injuries

If you're a business owner, it's important to protect your business and your employees with a good workers compensation policy. But obviously, both you and your employees would prefer to avoid accidents and injuries altogether. A Patriot Insurance Company loss control consultant can help you assess possible safety hazards in your workplace and remedy them before anyone gets hurt — saving time, money and your employees' well-being.

Both employers and employees will reap benefits from a solid workers compensation policy, year after year. Learn more about Patriot's policy or talk to an agent about your coverage needs.