

# Workers Compensation



Workers Compensation

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## Our workers compensation protects employees and your bottom line.

**You can't prevent all accidents. But you can be prepared.**

Occupational accidents, injuries, and illnesses happen. Will your employees and business be covered when they do? While almost all states require a workers compensation insurance policy, we know your business needs coverage that truly counts. You need insurance that will ease your worries, rather than create even more. That's why at Patriot Insurance Company, we work hard to protect you, your employees, and your bottom line.

Our coverage protects against losses from work-related injuries, and illnesses like:

- **Slips and falls.** An employee in your auto repair shop trips over a cord, falls on his/her wrist, and needs weeks to recover.
- Your restaurant line cook receives a second-degree burn from hot oil and requires medical attention.
- **Back injuries.** A distribution employee overexerts his/her back from moving heavy boxes and needs surgery.
- **Carpal tunnel syndrome.** Your office manager needs physical therapy for carpal tunnel syndrome.
- A worker in your factory is exposed to chemicals that cause a severe skin reaction.
- **Hearing loss.** An employee at your manufacturing facility experiences

hearing loss from long-term exposure to machinery.

While finding the right solution for accident protection is smart, we also support **safety services** to help identify and prevent workplace hazards in the first place.

Our workers compensation insurance is here to keep you from feeling the financial impact of employee accidents, injuries, and illnesses.

Our policies include:

- Injury triage hotline
- Employers' liability insurance
- Wage replacement
- Medical benefits
- Coverage in other states

Access to our **injury triage hotline** is also provided for every workers compensation insurance policyholder.

## **Injury Triage Hotline**

Workers compensation policyholders have access to the Injury Triage Hotline for non-life-threatening workplace injuries. The hotline gives supervisors and injured employees 24/7 access to trained healthcare professionals at no additional cost. To make claims filing even easier, a First Report of Injury is automatically created if a policyholder calls the hotline.

**Injured at work? Call 833-833-1934.**

Injury Hotline Instructions

## **We believe insurance deserves a conversation.**

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READ: Benefits of workers compensation