

Workers' Compensation. Who needs it?

You do if you have employees working in your home, or own a business and have employees. If your business is not construction then in FL the law says you are only required to have workers' compensation once you have 4 or more employees. For construction businesses, it is just one employee. However, workers' compensation is highly recommended if you have any employees regardless of the industry. Why?

- If your employee is injured working for you, are you liable to pay their medical expenses or lost wages?
- If the employee is injured severely and they can no longer work in your type of industry?
- What if the employee dies?

Answer: Workers' compensation removes all the guesswork from all of this. With all the insurance you deal with for your business, did you know that workers' compensation pays first? Even in a work-related auto accident, your workers' compensation policy is first on the scene for the employee.

Many savvy business owners have learned the value of having a solid workers' compensation policy in force. Also, if you are technically required to carry workers' compensation and do not, are you aware that there are insurance department detectives who may show up and ask for proof of your workers' compensation policy? Without that proof, you may have a very hefty fine or be closed until you have a policy in place.

Let our agency help you keep all the possible ramifications of not having this important policy in force for your business. Call, text or email me for quick information on how I can get you a fast no-obligation quote for your workers' compensation.



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