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While this coverage may not be required for you to cover your employees, there are some definite benefits of having workers' compensation for your domestic workers.

## Domestic Employees Workers' Compensation:

- If your employee is injured while working for you, workers compensation covers the medical costs and will offer wage compensation in the event they are out of work for more than a couple of weeks.
- Workers compensation pays first, so even if the injury is the result of an auto accident, if the employee was working for you while injured your workers' compensation policy would pay first.

- Workers' compensation has two parts of coverage:

- PART 1 is the actual workers' compensation which has no stated limits.

- Part 2 is for Employer's Liability. This coverage generally offers a maximum policy coverage limits of \$1,000,000. Your umbrella policy may cover over this amount. This coverage offers additional coverage intended to protect you, the employer where you may be liable.

- Having workers' compensation on your household staff shows that you care about them and their well-being.

For clients who understands the extensive benefits of workers' compensation and the low cost of the premium, they realize it is a must have insurance to protect both themselves and their employees.

Please let us know when we can discuss adding this valuable coverage to your insurance portfolio.

