

Workers' compensation policy

All employers, even those with one employee, must provide statutory workers compensation benefits to their employees. Zurich's workers' compensation policy provides two separate and distinct coverages. The first component pays benefits as a result of work-related injuries or disease as required by statute. The second piece is the employers' liability section that protects employers for employment-related incidents that are not covered under the first part of the policy.

Workers compensation insurance

All fifty states and the District of Columbia have workers compensation laws. The state statutes vary with regard to what benefits are provided, which employees are covered, what obligations are imposed on an employer and how the employer can satisfy these obligations.

While the laws may differ from state to state, they all have one thing in common: the coverage is comprehensive and provides benefits for occupational injuries or disease without regard to fault. In order to collect medical or loss of wage benefits, injured workers do not have to prove negligence, only that they were injured "in the course of employment."

Types of benefits provided

- Compensation for disability or death
- Medical benefits
- Temporary partial or total disability
- Permanent partial or total disability
- Compensation for death
- Other compensation benefits

Employers liability insurance

Employers liability insurance protects the employer from the claims of employees that fall outside the workers compensation laws. This coverage responds only if the employer is found to be legally liable.

Features

- Duty to defend
- Reasonable expenses
- Covers damages the employer is legally obligated to pay because of bodily injury to an employee, including: legal liability to a third party; care and loss of service; consequential bodily injury to dependents; damages claimed against the employer in a capacity other than as employer

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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