

So You Need Workers' Comp Insurance?



Well, you've come to the right place.

Understanding the ins and outs of Workers' Compensation Insurance can be overwhelming and confusing — so we've simplified the process by providing you with questions that matter so you can understand all the variables involved in obtaining the proper Workers' Compensation Insurance.

Thing to consider when buying a policy:

Workers' Compensation Insurance is required by law. This coverage pays for medical expenses and lost wages for employees injured in a work-related event or accident.

Key factors that affect your rate:

- **Nature of Work:** what do your employees do?
- **Annual Payroll:** does your payroll fluctuate due to your seasonal business?
- **Loss History:** past claims for workers' compensation impact your rate, so a safe and healthy workplace minimizes your premium.

The work setting and job duties of your employees have a direct impact on the Workers' Compensation premium. Be sure to be specific when describing the work setting and duties for each type of employee. Do your employees work in an office setting or in a factory? Do any of their duties involve potentially hazardous or dangerous activities? These are key factors in determining the premium of your Workers' Compensation Policy.

Visit: www.UnitedInsurance.net or call 1.800.734.2333

Note: This checklist is for information purposes only. It is not intended as advice or recommendation. Completing the checklist does not imply coverage of risk.

Questions You May Have:

As a business owner, are you interested in learning how to ensure your workers' compensation premium is as low as possible?

Ask About: All available **credit options**.

How much does Workers' Compensation typically cost?

Ask About: **Key Factors** that determine rates.

Are you interested in learning how many employees you may employ before requiring Workers' Compensation Insurance?

Ask About: **Workers' Comp Requirements**.

Are you interested in knowing how to file a Workers' Compensation claim in the event of an injury?

Ask About: **Best Practices and Process** to file a claim.

Interested in learning if Workers' Compensation covers work in a different state?

Ask About: **Call us** to discuss how and where your employees do their job.

Does your payroll fluctuate seasonally?

Ask About: **Pay As You Go** workers' comp insurance.



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