



# Workers' Compensation Policy

Information Excerpt for Employee Handbook







Workers' compensation insurance protects your organization and your employees. Ensure your employees are informed with a helpful policy excerpt template you can include in your employee handbook.

## On average, 2.8 out of 100 workers in the U.S are injured in workplace accidents every year.

Workers' compensation policies and procedures do not have to be confusing. Provide your employees with the information they need in the event of a workplace accident.

NOTE: This is intended as a guide for the creation of your company-specific guidance about workers' compensation practices. The final information you decide to use should fit the specifics of your company and employee situation. It may be beneficial to have your legal team review the final agreement before it is put into use.

#### **How to Use this Document:**

You will first see the Sample Workers' Compensation Policy Excerpt for your employee handbook. Following this is a second version with fully editable text so you can customize the policy to the needs of your organization.

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### SAMPLE - WORKERS' COMPENSATION POLICY EXCERPT FOR EMPLOYEE HANDBOOK

#### STATEMENT OF POLICY

[Insert Name of Company] carries insurance that covers work-related injuries and illnesses. The workers' compensation insurance carrier governs the benefits provided. These benefits will not be limited, expanded, or modified by any statements of Company personnel or Company documents. In the case of any discrepancy, the insurance carrier's documents will control.

The policy, held by [insert insurance carrier] provides the process and procedure for documenting work-related injuries, illnesses and incidents; acquiring proper medical care; investigating the circumstances related to the work-related incident, injury or illness; and attaining workers' compensation benefits.

#### TAXES AND ZONING REGULATIONS

[Insert Name of Company] workers' compensation insurance benefits apply to [all employees, including independent contractors, seasonal and part-time employees.]

[Include your insurance carrier's policy below]

### WORKERS' COMPENSATION POLICY EXCERPT FOR EMPLOYEE HANDBOOK





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