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Worker’s Compensation Insurance

You depend on your employees to help you run your business. If one of your employees gets hurt on the job, your business could suffer. With a workers’ compensation policy from Erie Insurance, we’ll be there when you need us.

Workers' compensation laws and requirements vary by state, but generally, any business that has employees must have workers’ compensation insurance coverage. It helps cover medical care and  lost wages for an employee who is hurt at work. ERIE's coverage can help you comply with the laws in your state.1 In addition to medical payments and lost wages, ERIE offers:

* Employers liability insurance – It provides important protection in the event that you negligently cause a work-related employee injury that is not covered by workers' compensation.
* Other states' coverage – It provides limited temporary workers' compensation and employers liability coverage for your new business operations in states other than your home state.2

**Support For Your Business Needs**

As part of our coverage, you’ll have access to our professionally trained risk control consultants, who can help provide the tools needed to implement a safety program designed for your business. An effective program could help you control workers' compensation costs. You’ll also have access to other risk control services and resources.

When an accident happens, you can count on our support. We’ll work with you and the injured employee. We can also help you develop an early-return-to-work program, so an injured employee can make a modified, transitional entry back to work in the shortest time reasonable.

*1See individual policies for specific details of coverages. Certain terms and limitations apply. Refer to our*[*disclaimer*](https://www.erieinsurance.com/disclaimer)*for more information. ERIE's workers' compensation coverage is not available in Ohio.*

*2In states other than North Dakota, Ohio, Washington and Wyoming.*