

# TYPES OF LAWSUITS COVERED BY WORKERS' COMPENSATION

## **Medical Expenses**

A painter falls off a ladder while working on a ceiling and breaks a leg. His workers' compensation policy pays for the ambulance ride to the hospital, surgery, medications, and physical rehabilitation.

## **Missed Wages During Recovery**

An HVAC installer accidentally lowers an air-conditioner unit on his foot and breaks several bones. The installer has to stay off his feet for a month, which prevents him from working. The installation company's workers' comp policy pays part of the wages that would have been earned during the month of missed work.

## **Compensation for Fatal Injuries**

An electrician accidentally touches a live wire, goes into cardiac arrest, and dies. The electrical company's workers' comp policy covers the cost of the funeral and burial. It also provides financial support to the electrician's spouse and children.

## **Lawsuits Related to Work Injuries**

A chef in a restaurant suffers third-degree burns while trying to put out a grease fire. She blames the restaurant for failing to provide a fire extinguisher and adequate safety training. The case goes to court; the restaurant's workers' comp policy pays for the cost of hiring a lawyer and the eventual settlement.

**PURCHASE A WORKERS COMPENSATION POLICY TO AVOID  
THESE POTENTIAL OUT-OF-POCKET LOSSES.**

