5 reasons contractors should have workers compensation coverage.

Contractors know the value of hard work. You work long days in changing conditions, all to deliver the best results for your clients. Because it can also be a dangerous field, we know the value workers compensation for contractors coverage can provide.

Read on to see the top five benefits of workers compensation for contractors.

1. **It protects against day-to-day accidents.** Your crew works hard for you every day. They deal with heavy machinery and sometimes dangerous equipment. A contractors workers compensation policy works hard for them, too. If an employee experiences a fall, burn, laceration, back injury, broken bone, or another condition while on the job, they'll be properly protected and covered, and you will be, too.

2. **It compensates for severe injury or death.** Unfortunately, large accidents sometimes happen, too. If an employee is injured or killed in a work-related accident, they'll receive adequate medical, disability, income, survivor, burial, and rehabilitation benefits.

3. **It guards your company's financial health.** You've worked hard to build your business and prepare for future success. Workers compensation for contractors can limit unexpected financial disruptions while protecting your assets.

4. **It can protect you from legal trouble.** A workers compensation policy will help you meet state-mandated laws and avoid additional fines or litigation.

5. **It's typically required.** The final reason to get a workers compensation policy? It's the law! Every state has workers compensation laws and nearly all require employers to carry coverage. That means any owner, general contractor, independent contractor, or subcontractor who hires out work or employs a team would need a policy. And our agents can

easily get you set up with one.

Do you need to set up yourself and your employees with workers compensation coverage for contractors? Interested in learning more? Talk to a local, independent agent today.