

# WORKERS' COMPENSATION

**Newtek**<sup>®</sup>  
Insurance Agency LLC

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Workers' Comp provides wage replacement and medical benefits to those who are injured while working

## WHAT DOES IT INCLUDE?

Worker's Compensation provides state mandated benefits for work related injuries or occupational disease. Benefits include medical costs, lost time/wages, rehabilitation and may include disability benefits.

## WHO SHOULD LOOK AT PURCHASING?

Any business with employees may be required to purchase Workers' Compensation insurance, the requirement will vary by state. In addition, anyone that operates as a 1099 independent contractor, should consider a Workers' Compensation policy on themselves. Since most companies require their vendors to show evidence of insurance having a Workers' Compensation policy may help an independent contractor grow sales.

## WHY IS IT IMPORTANT?

This coverage protects the business from a lawsuit in the case that an employee is injured, will help meet the requirements that many vendors have who offer lucrative contracts and opportunities, as well as ensure a business remains in compliance with state laws. If a small business has W-2 employees, it is vital to purchase this policy to ensure that you are compliant with the state laws and avoid the costly penalties that can be passed down for not being compliant.

Licensed in all 50 states, Newtek Insurance Agency offers protection for the most valuable things in your life:  
Your family, your home and your business.

### LOOKING FOR DIFFERENT COVERAGE?

Don't be concerned if you don't see the coverage you're looking for listed here. Newtek will work with you to provide a reliable insurance package for most anything you need protected.