

Worker's Compensation Information

The following information is based on research we have conducted on your behalf. The purpose of this information is to increase your awareness of worker's compensation insurance and your responsibilities. This information should not substitute for or in any way be considered legal advice and you are encouraged to seek appropriate legal counsel regarding this and any other personnel issue.

What is Workers' Compensation?

Workers' compensation laws provide money and medical benefits to an employee who has an injury as a result of an accident, injury or occupational disease on-the-job.

Please consider the following:

1. According to South Carolina regulation, Household Employers are exempt from worker's compensation requirements if they have fewer than four household workers. If you hire four or more workers, you must provide workers compensation coverage.
2. Your employees do not have worker's compensation coverage unless you, the employer, provide it.
3. For your protection, you are advised to obtain a worker's compensation policy through a worker's compensation carrier.
4. If an employee is injured on the job, you could be liable for covering the cost of care for that injury and follow-up and related disability.
5. Your homeowner's insurance policy may provide you with some limited protection and may require you to add additional coverage. Check with your insurance agent and explain what you are doing so he/she can advise you relative to your policy.
6. A homeowner's policy cannot substitute for a worker's compensation policy. Homeowner's policies usually only provide you with additional liability protection and up to \$5,000 medical coverage for your domestic employee. Each policy is different so check with your agent.

Questions?

Please contact your local CLTC Office.