

DASCO INSURANCE AGENCY, INC.

An Independent Agency - Working for You

Question:

I own a small business and my relatives are my employees. Do I need Workers' Compensation Insurance?

Answer:

Family business with family member employees can have its problems. Even in the best of circumstances, there can be the unforeseen accident, sending someone to the hospital, creating a windfall of medical bills.

Even if you don't think your family would ever make a claim against you, consider how a serious injury might affect their finances and their future health insurability. A Workers' Compensation Insurance policy, protects the business owner and the employee.

Workers' Compensation insurance coverage will pay for the immediate medical expenses as well as any long term medical expenses that are incurred after an accident. It will also pay for your employee's lost wages while they are disabled and unable to work, for therapy, for any retraining an employee may require, and for any residual permanent disability.


In addition, in the State of Illinois, the Illinois Workers' Compensation Act (820 ILCS 305) – (the "Act") requires employers to provide Workers' Compensation insurance for their employees.

Some of the worst battles can unfortunately come from family members, and these are the people you should want to protect more than anyone.

Our agency offers coverage designed to meet your needs mandated by the Act. Please call or email us today for a no-cost, no-obligation quotation.



David Samson
davids@dascoins.com



Kenneth M. Samson
kens@dascoins.com