

# Workers' Compensation Insurance

Provides financial protection to employees and employers.

Your employees work hard to make your business a success. Ensure you can take care of them when they need it most with workers' compensation insurance.

Workers' compensation insurance, more commonly referred to as known as workers' comp or workman's comp, provides benefits to employees who suffer work-related injuries or illnesses.

What's covered under workers' compensation insurance will vary from policy to policy. Here are some common benefits:

- **Medical Expenses:** covers medical costs associated with treating work-related injuries or illnesses.
- **Wage Replacement:** provides partial wage replacement to employees unable to work due to their injuries or illnesses.
- **Disability Benefits:** may provide additional employee benefits due to a work-related injury or illness that results in long-term or permanent disability.
- **Vocational Rehabilitation:** may cover the cost of programs aimed at helping injured employees re-enter the workforce or acquire new skills.
- **Death Benefits:** may provide death benefits to dependents, including support for funeral expenses and ongoing support for surviving family members.

## WHY MAGAYA INSURANCE SERVICES?



### Streamlined Packages

Streamline your HR operations with optional bundles. You can choose to combine your workers' compensation coverage with other common HR functions such as payroll, benefit plan administration, and more by leveraging our PEO partner.



### Personalized Coverage

Get the personal attention you deserve. Our personalized policy review ensures you always have the best coverage at competitive rates.



### Rapid Response Times

Whether you need assistance with filing or want to purchase a new policy, you can count on fast, attentive, concierge-level service.



### Business Expertise

With decades of experience serving businesses of all sizes, the Magaya Insurance Services team truly understands the needs of a broad range of industries.