WORKERS COMPENSATION AND EMPLOYERS LIABILITY COVERAGE

PROTECTING YOUR DREAMS

AMERICAN FAMILY INSURANCE
A COMBINATION OF COVERAGE

American Family’s Workers Compensation and Employers Liability Coverage policy is a combination of two separate coverages designed to meet the insurance needs created by the workers compensation laws and regulations each state has enacted. Those laws and regulations hold an employer responsible for occupational disease or injury without regard to fault or negligence. The following coverages apply to both your employees and to you as an employer for a situation that involves work-related disability and death.

Our coverage has two parts.

**Workers Compensation** – covers the statutory obligations of an employer.

Workers Compensation protects your employees from loss of income and provides payment for medical expenses due to a work-related injury or illness. Payment of benefits is determined by individual state laws.

**Employers Liability Insurance** – covers work-related injuries not covered under the Workers Compensation portion of the policy.

Employers liability covers your legal obligation as an employer to pay damages because of bodily injury, including resulting death, by accident or disease that is sustained by an employee. This coverage applies only if the injury or death of an employee is a result of a work-related incident.

Discover the advantages of American Family Insurance and our Workers Compensation and Employers Liability Coverage.

As a business owner, you know you can’t predict the future. Just one work-related accident or illness can result in medical expenses, rehabilitation services, lost wages and liability compensation along with a lot of sleepless nights. From incidents to accidents, trust American Family. We’ll focus on keeping your business protected from the unexpected and so you can focus on resting easy. Here’s how:

**KNOWLEDGE OF YOUR NEEDS**

American Family has been protecting the livelihoods of business customers like you for over 35 years. As an American Family agent, and a business owner, I have knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means I can provide solid advice to help you choose the right American Family Insurance product to help protect your business and your dreams.

**FAST, FAIR CLAIMS**

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we’re dedicated to getting your business up and running as soon as possible.

**HELPFUL BUSINESS TOOLS**

In addition to protecting your business, American Family is committed to helping it grow. Turbo-charge your business with FREE access to our award-winning Business Accelerator Program, including professional business coaching, and online tips and tools. Visit amfbusinessaccelerator.com.

CHOOSE AN INSURANCE PROVIDER WHO’S AS SERIOUS AS YOU ARE ABOUT PROTECTING YOUR DREAMS.

**PROACTIVE SAFETY**

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you’ll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.
THE FOUR BASIC BENEFITS*

The following four basic benefits are provided for employees who sustain a work-related illness or injury.

1. Medical Expenses — includes all reasonable and necessary health care costs for ongoing treatment of the employee’s work-related injury or illness. Prescription drugs and mileage reimbursement for travel to medical appointments may also be included.

2. Income Payments for Lost Wages and Disability — provides for lost income if the employee is not able to return to work or if an extended leave of absence is necessary in order to recuperate from the injury or illness.

3. Death Benefits for Survivors — the spouse, children and/or other dependents of an employee who dies as a result of work-related accident or illness may receive compensation benefits. These benefits may include assistance with burial expenses.

4. Rehabilitation Benefits — if the employee has difficulty returning to work because of the injury, rehabilitation services may include assistance in modifying job duties to fit the employee’s abilities, finding work with a different employer if suitable work is not available and/or training for a new job.

How Case Management Can Help
In the case of serious injuries such as head trauma or burns, American Family utilizes Medical Management services to help develop a quality health care recovery program. A qualified case management specialist will monitor and evaluate care received to help ensure that appropriate and quality healthcare is provided.

Case management is important because it promotes the following:
• Quality medical care
• Prevention of duplication of services
• Reduction in lost work days
• Maximum medical improvement
• Satisfied employees

Using communication and available resources, the case management process can help to promote quality and cost-effective outcomes for both you and your employees.

* Benefits vary and may be determined by individual state laws.
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Visit amfam.com to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

This brochure represents only a brief description of coverages. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.


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