



RI Department of Labor and Training

Information You Need To Know About...

Workers' Compensation Insurance.

Workers' Comp, Comp, **COMP!**



Who needs Workers' Compensation Insurance and why is it important?

Every business that has ONE or more employees (with few exceptions) must have Workers' Compensation (WC) Insurance coverage. WC provides 100% of medical expenses and a percentage of lost wages for an injured worker. Employers who do not have WC Insurance can be sued by an injured employee, held responsible for all costs and subject to penalties imposed by the Department.

How do employers let employees know what insurance company is providing their coverage?

Employers must display the state-required poster naming the insurance carrier or adjusting company. This poster is provided by the insurance company and should be placed in an area where employees can view it easily.

When an employee suffers a work-related injury, what steps should be taken?

The employee should report the injury to his or her employer immediately. Employers should have someone available at all times for recording injury information.

The employer is required to submit a First Report of Injury (DWC-01) form to the Department of Labor and Training within ten days of **an injury that requires medical treatment or prevents the employee from earning full wages for at least three days.** If the injury is fatal, the report should be made within 48 hours.

What if you think that an employer does not have WC Insurance?

If anyone, including an employee or competitor, suspects that an employer does not have WC Insurance, call the RI Department of Labor and Training's Workers' Compensation Fraud and Compliance Unit at 401-462-COMP(2667). The call is confidential. An employer's WC Insurance coverage is public information. A business operating without required insurance may be closed by the Director of Labor and Training.

Employers that do not have required WC Insurance are subject to monetary penalties for each day without insurance. They may also be subject to criminal penalties, which can result in fines and possible imprisonment.

Independent Contractors and Workers' Compensation

An independent contractor is not eligible for Workers' Compensation benefits. IMPORTANT: If a business hires an independent contractor, the independent contractor should provide the business with either proof of WC Insurance or a DWC-11-IC form, Notice of Designation as Independent Contractor, which has been filed with the Department of Labor and Training and which names the appropriate hiring entity.

If the form is not on file with the Department, the independent contractor may be considered an employee for purposes of workers' compensation. An employer that forces an employee to sign the DWC-11-IC form or misrepresents the employee as an independent contractor may be subject to criminal prosecution.

What if your child is injured at work?

If your child is injured at work, the employer's WC Insurance covers 100% of all medical expenses (no deductibles). Parent's health insurance should never be used to cover medical expenses for a child's work-related injury.

Penalties

Failure to display WC poster:	\$250
Failure or late filing of First Report of Injury:	\$250
Failure to have WC Insurance:	Up to \$1,000 per day and may be subject to felony charges



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For questions about WC coverage requirements or to find out if an employer has WC Insurance, contact:

**Division of Workers' Compensation
Fraud and Compliance Unit**

PO Box 20190

Cranston, RI 02920-0942

462-COMP(2667) • 462-8006 TTY

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