

## STONEBRIDGE BUSINESS INSURANCE



### What is a Workers Compensation Insurance Policy?

This policy protects your employees if they suffer an injury or become ill while on the job. Although not mandated by the state of Texas, it might be a right fit for your company. Stonebridge has alternatives to traditional Workers' Compensation as well which may be a better fit for your firm.

### What's covered?

- Medical costs due to workplace injury or sickness
- Lost wages due to workplace injury or sickness
- Costs to retrain injured or sick employees returning to work
- Related legal fees
- Wages for a temporary worker

### What's NOT covered?

Medical costs for certain non-traditional employees, including unpaid workers (e.g. interns or volunteers)

# 44%

Texas Employers who are Non-Subscribers to Worker's Compensation Insurance

# <3%

Of all injury claims ever go to the Court House in Texas

## Workers Compensation Alternative

### *Control With Confidence – Occupational Accident*

In the case of a workplace injury, getting employees back to work and protection your business are top priorities. The Texas Workers' Compensation system is voluntary, giving employers the option to provide an alternative insurance program to cover on-the-job injuries.

#### *The bottom line is...*

- **You can control your costs and claims**
- **You can protect your business and your employees**

In Texas, participation in the Workers' Compensation system is voluntary. An employer that chooses to opt out of the Texas Worker' Compensation System is a Non-subscriber.

You have two choices in Texas

- Subscribe to Texas Workers' Compensation
  1. The insurance carrier controls your claim
- Nonsubscription to Texas Workers' Compensation
  1. Customize benefit plan to fit your needs
  2. Help control claims costs
  3. Reduce fraud
  4. Extra level of protection should you be subject to a negligence lawsuit



## TWO Choices in TEXAS

**Subscribe to Texas Workers'  
Compensation**

**Nonsubscription to Texas  
Workers' Compensation**

### Additional lines of coverages include, but are not limited to:

- General Liability
- Property & Casualty
- Auto



Stonebridge sees Human Capital Management (HCM) through the lens of entrepreneurs and executives with an owner's mentality. We help more than 60,000 small and mid-sized businesses develop their "Human Capital" to get to the next level, stay compliant, and allocate their time, money and technology toward growth. Stonebridge HCM solution includes Stonebridge Payroll & Tax, Stonebridge HR, and Stonebridge Time & Attendance. Our Stonebridge HRServices offering ranges from on-line compliance tools to a fully outsourced HR department.

#### **U.S. SALES**

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