



## WORKERS' COMPENSATION

# Delaware Workers' Compensation Requirements

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### For Delaware Businesses

## Do I need a Workers' Compensation policy?

Any Delaware employer with employees working within the State must have a Delaware Workers' Compensation policy.

### For Out-of-State Businesses

## What is required to provide proof of Workers' Compensation?

An actual Delaware workers' compensation policy covering activities in Delaware, OR

An out-of-state policy with a written endorsement covering Delaware activities



## Insurance Company Requirements

The insurance company must:

- Be licensed in the State of Delaware
- Be qualified by the Delaware Office of Workers' Compensation
- Have membership with the Delaware Compensation Rating Bureau

## Policy Requirements

- Your policy must specifically list Delaware in section 3A as a covered state
- "All states" coverage is NOT acceptable

## Important Notes

- Certificates of Liability are NOT accepted as proof of coverage
- Provide a copy of the Declaration Page or full Workers' Compensation insurance policy as proof

## Questions?

Call 302-761-8200 and ask for a Labor Law Enforcement Officer

Meet Delaware's requirements, protect your workers, and conduct business with confidence!



DELAWARE DEPARTMENT OF LABOR  
DIVISION OF  
**INDUSTRIAL  
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