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Understanding Workers' Compensation: A Guide for Employers

Understanding Workers' Compensation

The Division of Industrial Affairs supports your efforts to provide a fair and secure workplace. Together, we can ensure that your business not only meets legal requirements but also thrives through an empowered workforce.



DELAWARE DEPARTMENT OF LABOR
DIVISION OF
**INDUSTRIAL
AFFAIRS**



What is Workers' Compensation?

Workers' compensation is a safety net that provides medical care and financial support to employees who get injured or sick because of their job. It's a partnership between you (the employer), your workers, and the State of Delaware to protect everyone in the workplace.

Who's Covered and What's Your Role?

Who's Covered:

If you have one or more employees, you need workers' compensation insurance. It's your way of ensuring that your team is cared for if the unexpected happens.

Your Responsibilities:

As an employer, it's up to you to have the right coverage and to follow the rules. This means:

- Keeping your insurance up to date.
- Not passing insurance costs to your employees.
- Promptly handling workplace injuries by providing medical care and reporting the incident to your insurance carrier. Within 10 days, you need to file a First Report of Injury to the State.

Understanding Benefits:

Workers' Comp offers various benefits, from covering medical expenses to providing disability payments. Knowing these helps you support your employees better.

Staying Compliant:

Any employer that employs one or more employees throughout the state of Delaware is required to carry a Worker's Compensation insurance policy.

Out-of-State Employers:

If you're based outside Delaware but have employees in the state, you need a Delaware workers' compensation policy or endorsements on your current policy. It's about ensuring everyone is covered, no matter where your business calls home.

Where Can I Learn More?

Contact Our Main Office:

Phone: (302) 761-8200

Email: dol_dia_wc_compliance@delaware.gov

Visit: Labor.delaware.gov for more information and forms.



**WORKERS'
COMPENSATION**