

# Nickie Heath Insurance Agency

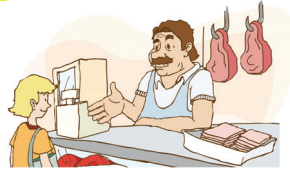
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## WHAT IS WORKERS' COMPENSATION INSURANCE?

It is a policy issued to a business owner which provides insurance coverage for the costs of work related injuries to their employees. This type of insurance pays for all costs associated with a worker's injuries such as, medical bills, lost wages, rehabilitation, and permanent disability or death. The benefits under a workers' compensation policy are set by the state's workers' compensation regulatory commission.

## AM I REQUIRED TO HAVE WORKERS' COMPENSATION INSURANCE?



If you are operating a business in the state of California, and employ any workers, **you are required by the state labor commission to have workers' compensation insurance.** The only businesses which are exempt from this law are those operated solely by the owners with no employees. If you operate without it you run the risk of heavy fines and possible shut down of your business. Another important reason to have work comp insurance is **to protect you** from financial disaster. The medical costs of treating an injured worker, the lost wages, and other costs could be extremely burdensome for any business and could put your assets in jeopardy.

## HOW IS WORKERS' COMPENSATION PREMIUM DETERMINED?

The premium is a percentage of your estimated payroll for the policy term. Each type of business is assigned a specific classification which represents the degree of hazard in their industry. Both the classification number and description are set by the state under section 11658 of the California Insurance Code. The premium rate for each class is determined by the degree of hazard of injuries in that industry.

## ARE OWNERS COVERED UNDER A WORKERS' COMPENSATION POLICY?

Owners have the option to include or exclude themselves from coverage. If they are included in the coverage, then they are entitled to the benefits in case of injury. Their payroll would be included in the calculation of premium. If elected to be excluded from coverage the owner's payroll would not be included in the premium calculation.

We hope this has been helpful in shedding some light on workers' compensation coverage for your business. Please feel free to call us with any questions you may have. We offer some of the lowest work comp rates for your type of business. We can provide you with a quote very quickly at no cost or obligation to you.



## SAFETY FIRST GOOD HOUSEKEEPING TIPS

- Immediately clean up anything on the floor that creates a slip hazard, especially liquids.
- Use "Wet Floor" signs when mopping or cleaning spills.
- Keep aisles and walkways clear of obstructions.
- Close drawers after use.
- Make sure stacked boxes and materials do not impede vision at corners and aisles.
- Conveniently locate trash containers for waste and recyclables
- Make sure there is adequate lighting in aisles and walkways.
- Keep stairways clear and do not use them as temporary "overflow" storage areas.
- Sweep broken glass with a broom into a dustpan – never use your bare hands to pick it up.
- Secure mats, rugs and carpets that do not lay flat.
- Keep electric panels, aisles, stairs, exits, fire equipment, or first aid stations unobstructed.



**PROTECT YOURSELF AND YOUR BUSINESS  
CALL US TODAY FOR A FREE  
WORKERS' COMPENSATION QUOTE!**

Contact us at:  
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CA LIC. 0F04182

# Nickie Heath Insurance Agency



**Greetings from your Team at  
Nickie Heath Insurance Agency.  
Team members from left to right:  
Nickie, Don, Kelly, Emme, Briana & Krissy**

## ***WE ARE HERE TO HELP YOU!***

**WE UNDERSTAND** that you the customer are the most important person to our business. It is our goal to serve you in the best possible way to gain your confidence and earn your continued business.

**WE REVIEW** your insurance policies and needs frequently to ensure that you are always receiving the proper coverage at the lowest premium.

**WE have PARTNERED** with many financially strong insurance carriers so we can offer you the best products at the most competitive prices.

**WE have FRIENDLY and KNOWLEDGABLE** staff dedicated to your insurance service needs.

**WE are AVAILABLE** to assist you with your commercial insurance needs promptly and courteously. Once you obtain insurance coverage through our agency, you put yourself in the hands of some of the best professionals in the insurance market, professionals who put your interests at the top of their daily priority list

*“We Insure Your Business Success”*

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**CONGRATULATIONS TO THE WINNER OF THE iPad2™**  
**~Adriatic Dental~**

**\*Make sure to get your referrals in to WIN \$500\***