



## Workers' Compensation Basics

### What is workers' compensation insurance? -

Workers' compensation insurance is a policy purchased by a business to cover their employees in case they are injured or get sick because of work. Usually, you'll just hear it referred to as "workers' comp."

Workers' comp is a pretty important coverage, because it protects workers from financial hardship because of work-related injuries and protects businesses from being sued. It's a crucial safety net for everyone, which is why it's required just about everywhere.

[\(Read more about workers' comp here.\)](#)

### What does my workers' comp policy cover? +

### Who needs to purchase workers' comp? +

### Do sole proprietors need workers' compensation? +

### How much does workers' compensation insurance cost? +

### How is a workers' comp premium calculated? +