



Workers Comp for a Changing Workplace



An employee falls on the treadmill in the company gym. Another is injured during a [three-legged sack race](#) at the company picnic. A third breaks her wrist by [tripping over the family dog](#) while working from home. Do these people have a workers' comp claim? The simple answer is, "It depends."

Did the company [encourage](#) or [require](#) employees to use the gym or help offset the cost of a gym membership elsewhere? Was attendance at the picnic or the sack race truly voluntary or was it at least an implied requirement? Do the hazards of the home become the employer's responsibility for telecommuting employees? "It depends" also includes where the company is located as the same conditions leading to the injury may be covered in one state but denied in another.

Healthcare costs continue to rise which make incentives to improve the overall health of employees attractive. Work sponsored events are great for employee morale and health. Telecommuting and working from home increase flexibility and employee retention. Technology can make the accessibility of employees go from 9-5 to 24/7, which can cause stress and dissatisfaction due to the [imposition on personal time](#). Newer offices are [being designed](#) greener, geared towards health and with a more open concept vs. cube farms as the private office is not considered a measure of success by millennials. Another trend is a treadmill desk and the [stand-up workstation](#), reportedly standing for a while is healthier than remaining seated throughout the day, but only when [used correctly](#). Better get a mat for that.

It's times of change that cause problems for insurance. The risk exposure line is not nearly as clearly defined as most employers would like. What is or isn't covered will be worked out over time, but it's always best to be prepared with a carrier [that actively works to stay abreast](#) of these [changes](#).

Workers' Compensation through Travelers Select is currently available under **Small Commercial Standard Markets** on [Big "I" Markets](#) to member agents in all states except AK, CO, DE, HI, MA, ND, NM, OH, PA, WA & WY.

Eligible industries include:

- Offices, Retail
- Business segment
- Restaurants

If you have any questions, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net.