

Environmental Workers' Compensation & Employer's Liability

Starr Companies Workers' Compensation and Employer's Liability coverage helps protect your company against exposures, should an employee sustain injuries on the job.

Injuries on the job can mean financial loss for both your business and its employees. Our Workers' Compensation and Employer's Liability coverage helps protect your company against exposures to expenses under Workers' Compensation laws and beyond, should an employee get injured.

Our Workers' Compensation insurance mitigates risks from statutory liabilities, including employee income, medical expenses, and rehabilitation.

At the same time, our Employer's Liability coverage helps protect against civil liability outside of workers' compensation statutes. Otherwise, financial loss from legal fees, settlements, and judgements could negatively affect your business.

Highlights

- Workers' Compensation – Statutory
- Maximum Employer's Liability - \$2,000,000
- Minimum Premiums:
 - Environmental Consultants - \$25,000 - \$50,000 depending on state
 - Environmental & Waste Management Contractors - \$25,000 - \$50,000 depending on state and class of business

Submission Requirements

- Workers' Compensation accord application
- Current and historic experience modification
- FEIN and UAIN numbers
- Safety manual
- Financials
- 5 Years Historic payroll
- Minimum 5 years currently valued loss runs
- Details on losses excess of \$10,000

Restrictions

- Group Associations
- Safety Groups
- PEO's
- Non US Employers Liability
- Nuclear or Other radioactive exposures
- Excess Workers' Compensation
- Off shore exposure – platform, subsurface mining and UXO demilitarization

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Environmental department at environmental@starrcompanies.com or visit us at starrcompanies.com/insurance/workerscompensationemployerliability

Coverages described herein are underwritten by Starr Indemnity & Liability Company or Starr Specialty Insurance Company.

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.