

## overview

Sagicor's Workmen's Compensation policy helps you take care of one of your greatest assets; your employees. The policy provides benefits to employees who have suffered injuries or illness as a direct result of and during their employment. This is required by law under the Workmen's Compensation Act and is in place to provide employees with comprehensive benefits while protecting businesses from legal exposure.

#### This policy covers:

- Compensation payments to employees
- Coverage of temporary disability
- Permanent or partial impairment
- Fatal accidents
- Medical expenses to a maximum of \$500 (TTD)\*
- Common law liability such as payments you may be required to make due to an employee suing for negligent actions.\*\*
- \*This limit can be increased at an additional cost.
- \*\*The limit under this section is \$2.5 million (TTD).

# related products

### Public Liability Insurance

Without Public Liability Coverage, you are at risk of incurring thousands, or even hundreds of thousands of dollars in expenses if someone is injured on your premises. We are offering a free risk assessment and special rates on public liability coverage to get you started.

## Professional Indemnity Insurance

As a professional you are exposed to liabilities. Whether you are a doctor, lawyer, architect, engineer, or an accountant, the advice you give to, or perform on behalf of clients can result in legal action being taken against you. Our Professional Indemnity Insurance keeps you protected against any damages sought by your clients.