



# Workers' Compensation

## HOW DO I OBTAIN WORKERS' COMPENSATION INSURANCE?

Employers may obtain workers' compensation insurance from a **private insurance carrier** authorized by the Division of Insurance (DOI) to provide workers' compensation in Nevada. If qualified, an employer may be **self-insured** through an approval process overseen by the DOI. There are associations for smaller businesses interested in becoming self-insured. **Associations of self-insured employers** are groups of employers generally in the same type of business. Current listings of approved self-insured associations and self-insured employers may be found on DOI's website at <http://doi.state.nv.us/>. Business owners looking for private carriers should contact the insurer(s) of their other lines of insurance. Or a quick Google search ("get workers' compensation insurance Nevada") will produce a wide range of choices.



Nevada law requires business owners with **one or more** employees in the State of Nevada to obtain and maintain workers' compensation coverage. There are few exceptions to this requirement. Business owners failing to comply with this law face fines up to \$15,000, may have their business ordered closed until the insurance has been obtained and be held financially responsible for all costs associated with an employee who sustains a work-related injury. In addition, the uninsured business owner may be subject to civil litigation brought about by an injured employee.

### What is "Exclusive Remedy"?

Exclusive remedy means that an injured employee, generally, cannot sue an employer, for work-related injuries **if** the employer has purchased workers' compensation insurance as required by Nevada law.

### What benefits are provided under "Exclusive Remedy"?

**Employer Benefit:** If an injured employee accepts benefits under workers' compensation, the employer is protected from lawsuits.

**Employee Benefit:** An injured employee does not have to sue an employer to receive benefits.

If you have any further questions regarding requirements for workers' compensation or about "exclusive remedy" you may contact the Workers' Compensation Section (WCS) at (702) 486-9080 in the Las Vegas area or at (775) 684-7270 in the Carson City/Reno area. You may also email us at [WCSHelp@business.nv.gov](mailto:WCSHelp@business.nv.gov).