

# Workers' Compensation

If you employ a nanny or other domestic employee, you may be required by law to provide and maintain workers' compensation coverage. Don't assume that this liability is covered under your homeowner's insurance policy.

A single accident can leave you, the employer, liable for thousands of dollars in medical bills. workers' compensation will cover necessary medical bills and a portion of your employee's wages should they become injured as a result of their duties.

By hiring GTM as your workers' compensation broker, we will deliver you coverage offering numerous benefits, often not available with other brokers, including:

- Access to electronic policies
- Ability to accept credit card payments
- Excellent customer service record for potential claims
- Simple audit processes in the case of annual premium audits
- Geographic flexibility - your policy moves with you as you move, regardless of what state you are in
- Cancel at any time in the event you stop having household help

Most importantly, GTM will make every effort to ensure you, as an insurance client, is in compliance with state law.

**Ready to get started? Call (800) 929-9213 for a free quote.**

## REQUIRED FOR FULL-TIME DOMESTIC EMPLOYEES

Colorado, Illinois, Kentucky, Michigan, New York, Utah, Washington

## REQUIRED FOR FULL-TIME & PART-TIME DOMESTIC EMPLOYEES

Alaska, California, Connecticut, Delaware, Hawaii, Iowa, Kansas, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, Ohio, Oklahoma, South Carolina, South Dakota, Washington D.C.

GTM Employment Benefits, LLC is a licensed broker in AZ, CA, CO, CT, DC, DE, FL, GA, IL, KS, LA, MA, MD, ME, MI, MN, MS, NC, NH, NJ, NY, PA, SC, TX, UT, VA, VT, WI, WV