



Workers' Compensation

Basic Questions and Answers about Nevada's Workers' Compensation System

What is workers' compensation?

Workers' compensation is a no-fault insurance program in the State of Nevada, which provides benefits to employees who are injured on the job and protection to employers who have provided coverage at the time of injury.

Which employers are required to provide workers' compensation insurance?

Unless excluded by statute, it is mandatory for an employer who has one or more employees to provide workers' compensation insurance coverage. Some employees are excluded by [NRS 616A.110](#) due to unique criteria.

What protection is provided for the employer?

Employers are protected from any additional damages claimed by their employees because of an injury on the job.

Who can provide workers' compensation coverage in Nevada?

- A private insurance carrier licensed in Nevada
- Or be certified by the Division of Insurance (DOI) as a self-insured employer *
- Or obtain insurance by becoming a member of an association of self-insured public or private employers. *

* Information at <http://www.doi.state.nv.us/>

Under Nevada's workers' compensation laws what must an employer provide?

- Provide workers' compensation insurance coverage and
- Furnish a safe workplace with no hazards that may cause death or serious physical harm to employees.*
- Provide immediate first aid to an injured employee. ([NRS 616C.085](#))
- Prominently display in your place of business the required workers' compensation information:
 - 1) *Informational poster to be displayed by employers.* ([NAC 616A.460](#), Form D-1)
 - 2) *Poster to be displayed by employers with employees who receive tips.* ([NAC 616A.470](#), Form D-22)
- Have available for inspection at all times and at all locations for inspection by an agent of the Division of Industrial Relations or Attorney General:
 - The workers' compensation policy including the declaration page issued by a private carrier; or
 - Certificate issued by the Commissioner if self-insured; or,
 - Certificate issued by the Commissioner and a certificate or letter issued by an association of self-insured public or private employers.

*Note: Temporary worksites (less than 1 year) must produce the above information within 24 hours. ([NRS616A.495](#))

- Provide forms for employee use and complete injury or occupational disease reporting requirements and forward the required documents in the allowable timeframe: (1) C-1, *Notice of Injury or Occupational Disease (Incident Report)* and (2) C-3, *Employers Report of Industrial Injury or Occupational Disease* ([NRS 616C.015](#) & [616C.045](#)). Complete the workers' compensation claim form (C-3) within 6 working days of receipt of the Form C-4 from the medical provider and file it with insurer ([NRS 616C.045](#)).

Where can I get free information on workplace safety?

Web site Address:

<http://4safenv.state.nv.us/index.htm>

Division of Industrial Relations/Safety Consultation and Training Section
1301 North Green Valley Pkwy., Suite 200
Henderson, Nevada 89074
Telephone # (702) 486-9140

What type of workers' compensation benefits are employees entitled to?

These benefits may include (among others):

- Medical treatment
- Lost time compensation (Temporary Total Disability/Temporary Permanent Disability)
- Permanent Partial Disability (PPD)
- Permanent Total Disability (PTD)
- Vocational Rehabilitation
- Dependent's benefits in the event of death
- Other claims-related benefits or expenses (e.g., mileage)

What can happen to an employer who fails to obtain or maintain workers' compensation insurance?

- An administrative fine up to \$15,000
- Appropriate premium penalties (forced to pay missed premium payments)
- Ordered to close business until insurance has been obtained
- Held financially responsible for all costs arising from a work-related injury
- In addition, may be subject to a criminal penalty for claims resulting in substantial bodily harm or death ([NRS 616D.200](#) & [NAC 616D.345](#)).

Where can I obtain more information on workers' compensation?

Web site Address:

<http://dirweb.state.nv.us/WCS/wcs.htm>

E-mail Address:

WCShelp@business.nv.gov

Division of Industrial Relations/Workers' Compensation Section
1301 North Green Valley Pkwy., Suite 200
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