

Will My Farm Policy Protect Me?

Liability coverage under a farmowner policy protects a farmer for acts of negligence if that employee is not a family member. With workers compensation insurance, regardless of negligence, all employees are protected. In addition, with workers compensation insurance, a farmer doesn't have to worry about employees doing "non-farming" work and thus failing to meet the farming exemption. Remember, too, that health care policies do not cover work-related injuries for employees.

Protect Yourself From Liability

Since businesses, even those exempt from state workers compensation requirements, face liability and possible loss of assets if an employee is injured on the job, let RH Group Services help you:

- Protect yourself and your business;
- Determine if you are required to carry workers compensation insurance and if there is a need to protect yourself beyond state requirement; and
- Find the right workers compensation plan at the most affordable price.

Call Don Harlan at RH Group Services today at 931-388-7872, ext. 2771 or visit our website at www.trh.com and choose RH Group Services from the Products menu.



RH Group Services is a wholly owned subsidiary of TRH Health Plans

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RH Group Services Can Take the Work Out of Workers Comp

RH Group Services can help you find an affordable workers compensation plan that meets the needs of your business

Do You Need Workers Compensation?

Generally, Tennessee law requires all employers with five or more full or part-time employees to carry workers compensation insurance. Employers in any construction-related business or coal mining with just one or more employees are required to carry workers compensation.



And Even if You're a Farmer...

Farmers are exempt under Tennessee law from the requirement to carry workers compensation. However, they aren't free from the risk of financial loss if they don't have workers comp and an employee is injured. An injured farm worker can still file a lawsuit against his employer.