

Top 4 New York Workers' Comp Myths,

Busted

Myth:

"The injury was my fault, so it's not covered."

Reality:

Workers' comp is a no-fault system – if you were at work, your injury is covered, **even if it was your mistake.**



Myth:

"I wasn't at the office when it happened, so it's not covered."

Reality:

If you were doing your job at the time of the accident, you're covered by workers' comp, **regardless of physical location.**

This includes:

-  Off-site meetings
-  House calls
-  Deliveries
-  Work at a client's or customer's property
-  Errands for your employer

and **any other work tasks** that take you out of the office.



Myth:

"I have to see the company doctor."

Reality:

In New York, you can see any doctor* **authorized by the Workers' Compensation Board** to treat injured workers.

Your employer doesn't get to pick!

**If the insurance company has a PPO, you must treat within the PPO for the first 30 days.*



Myth:

"I can only get workers' comp if I had to miss work."

Reality:

Even if you didn't miss a day of work you can still get workers' comp for **medical treatment** and schedule loss of use (SLU) benefits for a permanent injury.



Know your rights.

Get legal representation.

Contact Pasternack Tilker Ziegler Walsh Stanton & Romano LLP for a **free consultation.**