Arch | Insurance

Work from Home Insurance Coverage

With more employees working from home than ever before, it is important for companies to make sure they have insurance coverage options for these employees. The shift in the workplace has created gaps in what is commonly covered by workers compensation insurance. Arch Insurance's Work From Home coverage helps to address these gaps.

COVERING WORKERS COMP GAPS

Workers comp insurance is primarily designed for in-office employees who experience in-office accidents. It may be limited based on the assigned physical location of the employee when a covered event occurs.

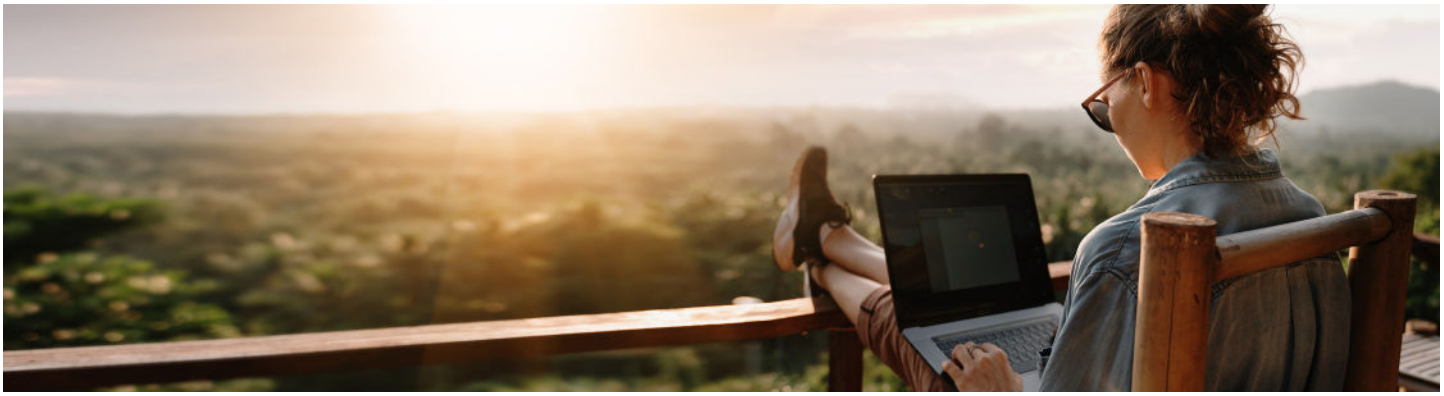
IN-OFFICE VS. AT HOME

When employees work from home, however, there is uncertainty if the employer's workers compensation policy will respond to injuries sustained at home. It is necessary for a company to make sure coverage is still available. For example, is a home-based employee covered under the employer's workers comp if they trip down their home staircase during work hours? This product is designed to help cover that exposure.

AT HOME VS. REMOTE WORKING

Another way the workforce has changed in recent years is through the creation of "workcations." Many employees are taking full advantage of teleworking and planning longer working vacations. What was once a week vacation to the beach in the summer has morphed into an entire month at a beach house – all while still working. Worker compensation may not respond to potential injuries the employee may sustain during such "workcation."

Arch's Work From Home coverage may help with such potential gaps.



Arch | Insurance

Work from Home Insurance Coverage

ALTERNATIVE WORK SPACE

Working from home has its benefits and downsides. One of the downsides is the tension of constant co-habitation may lead to a potential domestic violence act. Previously, going into a company office may have provided potential victims a temporary safe place with some reprieve from their situation.

In order to enable an employee in this type of situation to continue working, Arch has designed a program that includes reimbursement for an alternative workplace benefit, psychological trauma counseling and temporary child care. As an employer with these benefits in place, any employee who may become a victim of domestic violence may find relief and help without sacrificing their job. For the employee, these benefits provide the ability to keep working, reducing the likelihood of missed work.

MORE INFORMATION

Arch Insurance's Work From Home benefits complement a company's existing Employee Assistance Program. Together, these types of programs can help care for the well-being of your employees.

THE ARCH DIFFERENCE

To learn more, visit us at **archaccidenthealth.com**

General Contact Info
archaccidenthealth.com
855 951 2328
accidentandhealth@archinsurance.com

Rebecca Raisley
Vice President of Distribution
Accident & Health
C: 484 645 4840
rraisley@archinsurance.com

Robert Loper
Regional Sales Director
Accident & Health
D: 484 229 8026
rloper@archinsurance.com

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy provides limited benefits and is not a substitute for essential health benefits or minimum essential coverage as defined by federal law. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions and product development pending in certain states. Please refer to your policy for detailed terms and conditions.

25-01-AH55