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|---|--|----------------|----------------------------|--|--|
| HB-306  | Employee Handbook  |                |                            |  |  |
|  | <p style="text-align: center;"><b>Cumberland Road Fire<br/>Department Inc.</b></p> |                | Approved By                |  |  |
|   |  |                | Steven Parrish, Fire Chief |  |  |
| Workers' Compensation Insurance   |  | Effective Date | Revised Date               |  |  |
|   |  | 7-21-1999      | 1-5-2015                   |  |  |

### Workers' Compensation Insurance

Cumberland Road Fire Department provides a comprehensive workers' compensation insurance program at no cost to employees. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period or, if the employee is hospitalized, immediately.

Employees who sustain work-related injuries or illnesses should inform their supervisor immediately. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. This will enable an eligible employee to qualify for coverage as quickly as possible.

Neither Cumberland Road Fire Department nor the insurance carrier will be liable for the payment of workers' compensation benefits for injuries that occur during an employee's voluntary participation in any off-duty recreational, social, or athletic activity sponsored by Cumberland Road Fire Department.