

.....**COVERAGE ISSUES IN WORKERS' COMPENSATION**

Welcome to “Myth-busters: Pennsylvania Workers’ Compensation Edition.” Today we are going to explore 5 myths which the trucking industry may hold, which can easily get them into “hot water” as such practices may be frowned upon by the Establishment:

- **MYTH #1: “I HAVE A POLICY IN PENNSYLVANIA, THAT’S ALL I NEED”**
- **MYTH #2: “ALL MY DRIVERS ARE INDEPENDENT CONTRACTORS THEREFORE I DON’T NEED WORKERS’ COMPENSATION INSURANCE FOR THEM”**
- **MYTH #3: “I HAVE LESS THAN 3 EMPLOYEES, I DON’T NEED NO STINKING WORKERS’ COMPENSATION INSURANCE”**
- **MYTH #4: “SO, I DON’T HAVE WORKERS’ COMPENSATION INSURANCE, BIG DEAL! I’LL JUST PAY THE CLAIM OUT OF POCKET. NOTHING WRONG WITH THAT, AMIRITE????”**
- **MYTH #5: “I DON’T NEED A CLAIMS ADJUSTER TO HANDLE A CLAIM OR A LAWYER TO DEFEND ME IF I GET SUED, I’LL DO IT MYSELF!”**