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What Types of Injuries are Compensable Under Workers' Compensation?

Most employers are required to carry workers' compensation insurance, which helps employees who have sustained a work-related injury recover lost wages and other accommodations. The types of injuries compensable under workers' comp are those which can be connected in some way to an employment requirement or condition. Examples might include lung cancer resulting from second-hand smoke at a restaurant that permits smoking, carpal tunnel syndrome caused by too many consecutive hours at the computer, or a sprained ankle after falling from a telephone pole.

This article covers the types of injuries compensable under workers' compensation insurance. See FindLaw's [Workplace Safety](#) and [Workers' Compensation](#) subsections for more information.

Is it a Work-Related Injury?

A work-related injury is one that happened while you were doing something on behalf of your employer or otherwise in the course of employment. Most injuries that can be classified as work-related are those that occur at the workplace, but also may occur in company-owned trucks and other locations as long as the employee was doing something connected to his or her job. This includes company parties and other social events sponsored by an employer, but not necessarily on company-owned property.

Injuries compensable under workers' compensation insurance can sometimes include those resulting from "horseplay" or other instances where employees may have been disregarding workplace safety rules. State laws, and even courts within some states, remain divided on this issue.

If an injury occurs during lunch break, it may be considered work-related if it happens at the company cafeteria, on other employer-owned grounds, or otherwise connected to the course of employment (for example, lunch with a client at a restaurant). Additionally, an injury may be considered work-related if alcohol was involved if it was provided at a work-sponsored event; mental injuries (such as anxiety or depression) may be covered if they were sustained on the job or caused by the job; and a preexisting condition worsened during the course of employment may be covered.

Are You Covered?

Employers in most states are required to carry workers' compensation insurance (or workers' comp), but only workers properly classified as "employees" are covered ([as opposed to independent contractors](#)). Also, Idaho and Wyoming do not require coverage of undocumented workers; but Arizona, California, Texas, and other states specifically include illegal immigrant workers in employers' workers' comp coverage.

Depending on your state, certain types of workers may not be covered by workers' comp (see [Workers' Compensation Links](#) for state-specific information). Some examples are listed below:

- Domestic workers (housekeepers, nannies, babysitters)
- Agricultural workers
- Seasonal workers
- Undocumented workers

If you have additional questions about which injuries are compensable under workers' comp, consider meeting with a [workers' compensation lawyer](#) near you.

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