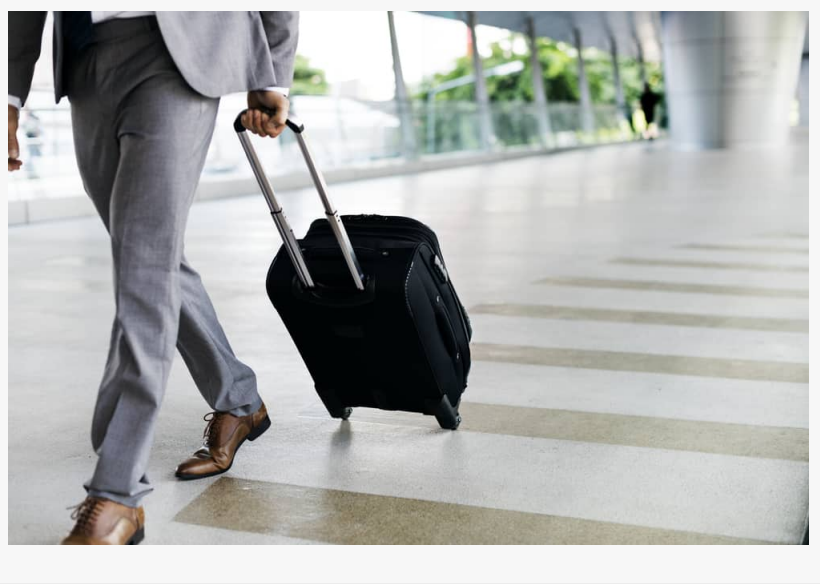


If I am Injured While on a Work Trip, Can I Get Workers' Compensation?

PHILADELPHIA, PENNSYLVANIA, UNITED STATES, July 30, 2019 /EINPresswire.com/ -- If you suffer from a work-related injury that took place on a business trip, it can be confusing to know how it will be handled. Had you been injured in the office or workplace, it would be very simple to understand that your injury should be covered by a workers' compensation claim. However, if the work accident or injury happens while you are traveling on a business trip, the answer on how to handle the situation is not always as clear.



Although answers on whether or not an injury on a business trip will be covered under workers' compensation can vary from state to state, the answer is typically that it is covered if the accident or injury occurred while you were performing a work-related activity. In other words, if you are on an out-of-town business trip for a work-related conference and you are injured while working at the company booth (which would be within the scope of your employment), the travelers insurance claim would likely be covered by a workers' compensation claim.

However, if you are out-of-town for a conference and you decided to add an extra few days onto the end of the trip for personal vacation purposes and are injured while on the extension of your trip, then the injury would likely not be considered toward a workers' compensation claim. Injuries arising out of "purely personal pursuits" are not compensable.

Sometimes it isn't as clear-cut as in the examples provided above, and there is a gray area of whether or not an accident or injury will be covered under workers' compensation. By contacting a workers' compensation lawyer, you may be able to navigate better whether or not you have a workers' comp claim since a full spectrum of activities may be considered work-related for workers' compensation purposes. Never assume that you will not receive compensation insurance coverage for your injuries without first speaking to a knowledgeable workers' compensation lawyer. Knowing your rights is important.

Business Travel:

In the general definition, if an employee is on overnight business travel, he or she is considered to be in the course of employment while on the business trip. This is referred to as portal to portal coverage. This is not the same as someone who travels during the work day and then returns to home in the non-work hours.

The length of the business travel doesn't necessarily affect whether or not a claim could be filed, although it may extend the activities that are considered reasonable for a potential claim. The reasonable workers' compensation claims when an employee is on an extended business trip generally include any activities that could be reasonably anticipated during the extent of the trip. For example, if an employee is on overnight business travel and is injured in a hotel fire, he or she may have a workers' compensation claim although they weren't technically in the scope of their work at the time of the incident.

Travel as Part of Regular Work Day:

Many employees travel on a daily basis as part of their normal workday, and it can be expected that an accident or injury will occur on occasion in these circumstances. For example, a home healthcare worker or nurse who travels to patients' homes would be eligible for workers' compensation benefits if he or she is injured while traveling between clients' homes. However, he or she may not be covered if they are traveling from their own home to their first client of the day's home or to their home after their last client of the day since that is part of their regular "commute" to work.

Injured on the Way to or from Work:

If you are injured traveling to or from work, the injury generally is not compensable under workers' compensation. The rationale of this is that all persons are subject to the hazards of traveling during their regular commutes. If the employee is traveling to or from work, they aren't typically acting within the course of their employment during the travel. They are simply commuting to or from their job. However, if the accident happens while traveling between jobs or clients, it may be a compensable claim as stated above.

Filing a Claim:

If you are involved in an accident or have an injury while on a business trip, the first thing you need to do is contact your employer to file a workers' compensation claim. Do not wait until you return from your trip - you need to contact someone as soon as possible. Many employers have rules in place regarding timely filing of workers' compensation claims. Even if an injury seems minor at the time, still report it. The Workers' Compensation Insurance PA also requires timely filing of a claim.

The injury may manifest into something worse, such as a minor back pain that turns into a major back issue after a few days. File a claim even if you are unsure and there is some question into if your employer will consider the business trip injury as a workers' compensation claim or not.

This is an important time to make sure you take notes of how the incident happened. Make sure you keep track of dates and times of the incident, any doctors' appointments, or discussions involved in the case. Also, if there were any witnesses to the incident, be sure they keep notes as to what occurred from their point of view.

Once you've filed a claim, your employer will probably refer you to see a doctor. If you are traveling out of state or the country, this may be a little more difficult since you or your employer probably aren't familiar with reputable physicians in the area. In any case, you may need to see the employer's regular clinic or doctor once you return from your business trip. The physician

you see will likely ask many questions as to how the injury occurred and will prescribe treatments and/or medications.

Accidents or Injuries while on Break or Lunch:

Typically an employee who leaves the premises for an unpaid break or lunch for personal reasons is not entitled to workers' compensation benefits. If an employee is on an unpaid break or lunch and is injured in the workplace or property of the employer (such as in a parking lot or the cafeteria) the employee may be eligible for workers' compensation benefits. Remember that all situations are different, and it is advisable to reach out to a qualified workers' comp lawyer anytime you have any questions.

Workers' Compensation Lawyers Helping Injured Employees:

Despite your employers's best efforts to create a safe work environment, accidents can happen that may require medical care. Our claim team will contact the insurance carrier, independent agent, or an adjuster, and evaluate the insurance policy, whether that be a general liability policy of a small business or a large corporation's workers comp insurance, our attorneys will fight for the travelers workers compensation that you rightfully deserve.

If you feel you have a workers' compensation claim due to an accident or injury that occurred on a business trip, the first thing you'll want to do is contact a qualified attorney. Don't wait until your travelers claim has been denied by the insurance company before getting counsel. Working with an attorney familiar with these types of workers' compensation claims is essential. A workers' compensation settlement may be in order, but you won't know unless you inquire.

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Marc Alan Weinberg / About the author:

Marc Weinberg, Esq, is a partner of Saffren & Weinberg located in Jenkintown, PA, with main areas of practice in personal injury and employment litigation. In addition to these, he also specializes in wrongful termination, social security and disability law, homeowners claims, and property loss. His extensive trial experience has led him to try cases to verdict Philadelphia, Bucks County, Montgomery County, and Delaware counties.

This release was drafted by [Results Driven Marketing, LLC](#): a full-service digital marketing, public relations, advertising and content marketing firm located in Wynnewood, PA

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