**Worker compensation**

# A worker is a person who is employed to do a certain kind of work

# As a worker, you have a responsibility to maintain your own health and safety and not put others at risk.

# an employer on the other has certain responsibility to worker which includes providing a safe workplace,compensating workers fairly and treating them with sense of dignity and equality while respecting their privacy.

# Being a worker comes with some benefits most common are medical, (the nhif)disability, and life insurance; retirement benefits(the nssf); paid time off; and also worker compensation(though not very common everywhere).Benefits can be quite valuable depending on the organisation or the nature of work...an example of civil servants

# in simplified terms Workers' compensation is insurance that provides cash benefits and/or medical care for workers who are injured or become ill as a direct result of their job. Employers pay for this insurance, and shall not require the employee to contribute to the cost of compensation.

# However there are rules that dictate the worker compensation process that are layed procedure from the insurance company

# Write down the details of the injury or illness in detail, with photos and the names of witnesses when possible.

# Report the injury or illness to your employer. The employer should take it from there, filing your claim with the insurer.

# You can follow through with the employer's insurance company to make sure that a claim was filed.

# If your claim is denied, you can appeal the decision with your state's Workers' Compensation Board.

# However there are cases where a worker compensation is denied this might be because

Independent contractor

# Individuals whose employment is casual and not in the usual business of the employees

Missed deadlines

# If the employer fails to meet the applicable notice and filing requirements, your claim might be denied.

Insufficient evidence that the injury is work related

# the injury must generally arise out of the employment there must be a connection between the work required to be performed and the resulting injury. E.g

(Bob is a software engineer. While sitting at his desk coding a program, he suffers a heart attack.

This mean there is no connection between the work being performed and the injury)

an example the britam life insurance that is paid by the employer in case of loss of life in line of duty depending on the company that has employed you like the kplc for light or nawascco for water

# In Conclusion. A compensation strategy sets out the types of compensation your organization offers employees, including base pay, additional pay, and benefits, and how they are calculated