WORKERS' COMPENSATION

Delaware Workers' Compensation FAQs

Frequently Asked Questions

Who is required to carry Workers' Compensation coverage in Delaware?
All Delaware employers with one or more employees working in Delaware must have a Delaware Workers' Compensation insurance policy.

What are the requirements for out-of-state employers doing business in Delaware?
They must provide either:

- A Delaware workers' compensation policy, or
- An out-of-state policy with a written endorsement covering Delaware

What are the requirements for the insurance company providing coverage?
The insurance company must:

- Be licensed in Delaware
- Be qualified by the Delaware Office of Workers' Compensation
- Have membership with the Delaware Compensation Rating Bureau

How should Delaware be listed on the insurance policy?
Delaware MUST be specifically listed in section 3A of the policy as a covered state.

Is an "all other states" policy acceptable in Delaware?
No. Delaware must be explicitly listed in section 3A.

What documentation is accepted as proof of coverage?
A copy of the Declaration Page or Workers' Compensation insurance policy. Certificates of Liability are NOT accepted.

Can an employer fire or discriminate against an employee for filing a Workers' Compensation case?
No. This is prohibited by the Workers' Compensation statute.

Who should I contact for more information?
Call **302-761-8200** and ask for a Labor Law Enforcement Officer.

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