

Savvy restaurant owners buy [workers compensation insurance](#) as part of their [restaurant insurance program](#).

If you don't and you are paying someone to work there for you, then you shouldn't go a day more without a policy. But assuming you already have a workers compensation policy, how exactly do you file a claim?

Filing a workers compensation claim is easy and simple. You want to do this as soon after the employee injury as possible. In NC the claim form states that you must file the claim within 5 days of the injury. To do so, you must complete a Form 19 claim form and mail, fax, or email it to your insurance company claims department. The Form 19 is a standardized claim form to be used for all workers compensation claims in North Carolina. The reason for this is that the policy and claims payments are all overseen by the NC Industrial Commission.

If you don't have a form 19 on hand, check your policy as most insurance companies will insert a few blank ones in the policy that they send to you. It's ok to make copies of this form when you run out. You can also do a google search for form 19 and get a pdf file that you can print or download.

The Form 19 will ask for contact information for you and for your injured employee. They will also need to know the details of the injury, how and when and where it occurred. This information usually comes from the injured employee's supervisor. Next you will need to fill in the occupation of injured person and information about how many hours they work each week and what their wages are per hour and per day. This information will help settle the disability portion of the claim.

The rules require that you provide a copy of the completed Form 19 to the injured employee or the employee's representative (read lawyer) at the same time that the Form 19 is submitted to the insurance company. Last of all, you must give your injured employee a blank Form 18 which is a form they can use should they wish to contest the claim settlement. You can obtain blank Form 18 copies the same way you got the form 19, or you may call the NC Industrial Commission at 800-688-8349.

At Clinard Insurance Group, in Winston Salem, NC, we work hard to help all of our clients become informed insurance consumers. Understanding how to file a workers compensation

claim for your restaurant is important as you will want to move fast in the event of an accident or injury and spending time trying to figure out how to file a claim will only slow you down.

Should you need help with your [restaurant insurance policies](#) , from [workers compensation](#) to your

[business owners policy](#)

, please consider us as we specialize in insuring restaurants of all types and sizes all across North Carolina and South Carolina. We understand that not every restaurant is the same and we help you avoid becoming the square peg jammed into a round hole with our 5 different specialized restaurant insurance programs. We have a

[fine dining insurance program](#)

,
[a casual dining insurance program](#)

, a
[fast food insurance program](#)

, a
[bar and grill insurance program](#)

and a

[catering insurance program](#)

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