## Workers Compensation Made Simple What Every Business Should Know

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Workers' compensation is a "no-fault" program, which means that benefits are administered generally without regard to whether a customer, coworker, employer, or employee was responsible for the injury (with certain exceptions described below). What matters is that the injury happened while on the job.

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New York, like most states, requires that employers provide "workers' compensation" benefits of medical treatment and weekly wage payment for employees hurt in on-the-job, or industrial accidents, or those who suffer from occupational disease or illness.

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