

Does My Employer Have Workers' Comp Coverage?

Workers' compensation coverage is required for ALL employment, and employers are liable for anyone they employ, including independent contractors and subcontractors.

Just click on this link [Employer's Workers' Compensation Insurance Coverage Verification](#) and type in the business name of your employer to determine if your employer has workers' compensation insurance coverage.

If you suspect your employer is conducting business without currently having workers' compensation insurance coverage, you may submit an electronic report by clicking [here](#).

The Department will investigate supported allegations of an employer's violation of its insurance obligations. When appropriate, a business may be ordered to obtain and maintain workers' compensation insurance, may be closed until workers' compensation insurance is obtained, and/or may be assessed administrative penalties.

The Department of Labor may also refer the employer in violation to the Attorney General's Office, or the Department of Financial Regulation for further action.

If you suspect a business is committing fraud by intentionally underreporting payroll or misclassifying employees as "independent contractors" or "subcontractors" in order to lower its insurance premiums, you may file a [Report of Suspected Workers' Compensation Insurance Fraud](#).

If you are unable to verify the employer's coverage or need assistance please contact Paul Donovan at (802) 828-2994 or paul.donovan@vermont.gov.