



WORKERS' COMPENSATION INSURANCE: ***Peace of Mind for Body Artists***

Health and safety are not just principles that tattooists practice for their clients, they are also fundamental rights for tattooists as artists, as professionals and as people. Despite the many precautions an individual or a business may take, workplace injuries and illness can still happen. It is important for tattooists, and those who operate the commercial spaces in which they work, to understand their rights and responsibilities to protect everyone in the body art industry.

Workers' compensation insurance provides medical and wage replacement benefits to workers who are injured on the job and can even provide benefits to the families of workers who lose their lives. Employers in most states are required to have workers' compensation coverage. Without it, employers are liable for the costs of a workplace injury. Getting covered is a relatively inexpensive way to protect oneself in the event of a workplace accident or tragedy. Employers should contact their insurance agent or state workers' compensation division to learn more about requirements in their state.

In many states, businesses are not required to carry workers' compensation for independent contractors, which can include many tattooists. However, contractors may choose to carry their own workers' compensation insurance. Health insurance policies generally exclude work-related injuries, so health insurance may deny a contractor's claim if the injury occurred while working. Workers' compensation insurance, whether provided by an employer or through a personal policy, is the best protection an individual can have in the workplace.

Tattooists work hard to prioritize health and safety for their clients. Your state's division of workers' compensation is there to help you protect the health and safety of yourself, your colleagues and your business. Starting the conversation in your community can help make sure that everyone is safe and able to continue doing the work that they love.



COLORADO
Department of
Labor and Employment
Division of Workers' Compensation

Have employees in Colorado? Visit cdle.colorado.gov/dwc or call 303-318-8700 with questions.

