

 **First Benefits** Your Chamber Membership
Insurance Mutual, Inc.
North Carolina Workers' Compensation **Gives You Access to One of
North Carolina's Best Kept Secrets!**

North Carolina law states that all businesses with three or more employees, and farm operations with ten or more employees, are required to purchase a workers' compensation policy. Although these numbers dictate when you have to purchase coverage, your liability to your employees begins when you hire the first one.

Business owners that are required to carry workers' compensation and don't can be charged with a Class H felony. They can be fined as much as \$100 a day for each day they go without coverage and also be personally responsible for the costs of a claim.

Purchasing workers' compensation insurance is the smart thing to do, and when you purchase a policy through First Benefits Insurance Mutual your purchase is providing an additional layer of support for your chamber.

As a current chamber member, you are eligible for workers' compensation with no other membership requirements. Your membership allows you access to one of North Carolina's best kept workers' compensation secrets. Let us help, call (888) 393-2667 or visit our website at www.firstbenefits.org.