



COVID-19 FAQ

1. Is COVID-19 covered by Workers Compensation?

Ordinary diseases of life are those illnesses the general public are exposed to outside the scope of employment. [APD 93885](#). An injured worker with an injury considered an ordinary disease of life is generally not entitled to receive benefits. An illness or injury is considered an ordinary disease of life, and therefore not compensable, when there is:

1. No *causal connection* between the injury and the work, and
2. The disease is *not indigenous to the workplace or present at an increased degree with the employment*. [APD 93744](#). [APD 941659](#).

2. Should I report a possible COVID-19 claim?

Each claim must be reviewed on its own merits and investigated by a licensed insurance adjustor. It is recommended to complete a [DWC-1 Employer's First Report of Injury](#) in order to begin your claim and properly determine compensability.

3. How do I submit a claim?

After completing the [DWC-1 Employer's First Report of Injury](#), please email the form to claims@detsif.com or fax to (409)384-7953. If there are any questions regarding filing a claim, please contact our office at (409)384-5444 and we will be happy to assist with the process.

4. Additional resources:

TDI: [Coronavirus Resource page](#)

OSHA: [Safety and Health Topics: COVID-19](#)

WHO: [Health Topics: Coronavirus](#)

CDC: [Coronavirus \(COVID-19\) - What You Need to Know](#)

We are here to support you during this time.
Please do not hesitate to reach out to us if you need assistance.