

# Truck drivers and workers compensation

## “Are truck drivers eligible for workers compensation?”

Long-haul truck drivers are usually covered by workers' compensation insurance, also known as workers' comp or work comp. Truck drivers suffer injuries and illnesses as a result of simply driving. However, most truckers' job descriptions include far more than driving. They load and unload cargo, fall from receiving docks, suffer strains and sprains from lifting engine hoods and removing tires, and are involved in traffic accidents. Even minor injuries experienced in these ways can become more severe because truckers sit all day.

Some injuries are the result of the type of cargo being carried. Exposure to chemicals and other toxic substances being transported can cause a wide variety of illnesses and injuries. Cargo not properly secured can fall off the truck during loading or unloading, injuring the driver.

There are some [things truckers should know](#) about the workers' compensation system BEFORE they are hurt or become sick while working. Knowing and acting upon workers' comp best practices will make it easier for them "" and the trucking company "" to process their claims and obtain full benefits.

First, a driver must know how to report an injury or illness related suffered while on the job. Because truckers spend so much time on the road and may seldom speak with a supervisor, they may be unaware of the person to contact to report an illness or injury. It is important for a driver to know whom to call and to follow the reporting guidelines. Trucking

companies should regularly review these procedures, and changes in procedures, with their drivers.

Second, drivers should keep copies of all records involving a work-related illness or accident. They should document when they visit a doctor for treatment. If the doctor requires work restrictions, it is important to make sure the driver knows this and communicates with the employer.

Third, your company may ask you to perform light duty job assignments before your injuries have fully healed or your illness has abated. It is critical to ensure that the so-called "light duty" tasks are approved by your doctor before agreeing to accept an alternative job assignment.

Even when truckers follow these suggestions to the letter, they may experience problems with their workers' comp claims. They should consult an experienced workers' compensation attorney at the first sign of trouble.