

# Can I Receive Pennsylvania Workers' Compensation for Travel-Related Injuries?

Many workers assume they are only covered by workers' compensation while they are physically inside their workplace. In reality, Pennsylvania workers' compensation law is more nuanced, especially when injuries occur while traveling to or from work, moving between job sites, or performing errands for an employer.

Whether a travel-related injury is covered depends on **where you were, what you were doing, and who benefited from the activity at the time of the injury.**

This page explains how Pennsylvania workers' compensation law treats travel-related injuries, the most common exceptions to the general rule, and what injured workers should know if their claim is questioned or denied.

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## The General Rule: The "Coming and Going" Rule

Under Pennsylvania workers' compensation law, injuries sustained while an employee is **traveling to or from work** are generally **not compensable**. This principle is commonly referred

to as the “coming and going” rule.

In simple terms, if you are injured during your normal commute, driving from home to work or from work back to home, workers’ compensation usually does not apply.

However, the coming and going rule has **important exceptions**, and many workers are injured in situations that fall outside a routine commute.

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## **When Travel-Related Injuries Are Covered**

Pennsylvania recognizes several exceptions where a travel-related injury **may be compensable**. These exceptions focus on whether the travel was **connected to the employer’s business** rather than purely personal.

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### **Exception #1: Injuries on Employer Premises**

If you are injured **on property owned, controlled, or maintained by your employer**, your injury may be covered, even

if your shift has not started or has already ended.

This often includes:

- Employer-owned parking lots
- Private walkways or access roads
- Areas immediately adjacent to the workplace that the employer controls

For example, slipping and falling in an employer-owned parking lot while walking into work may be compensable, even though you have not clocked in yet.

Public sidewalks or streets generally require closer analysis, especially if they are not controlled by the employer.

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## **Exception #2: Traveling Between Job Sites**

If your job requires you to **travel between locations during the workday**, injuries sustained while traveling may be covered.

Examples include:

- Driving between client sites
- Traveling from a main office to a job site
- Moving between buildings as part of your job duties

In these situations, travel is considered part of the job itself, not a commute.

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## **Exception #3: Employer-Provided Transportation**

If your employer provides transportation to and from work, injuries that occur during that travel may be compensable.

This can include:

- Company vans or buses
- Employer-organized carpools
- Transportation required as part of the job

Coverage depends on whether the transportation primarily benefits the employer rather than the employee.

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## **Exception #4: Special Missions or Errands**

Injuries may be covered if you are hurt while performing a **special assignment or errand for your employer**, even if it occurs outside normal work hours or locations.

Examples include:

- Picking up supplies
- Delivering documents
- Attending a work-related meeting or event
- Running an errand at the employer's request

The key question is whether the activity was for the employer's benefit at the time of the injury.

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## **Exception #5: Traveling Employees**

Certain employees are considered **traveling employees** because travel is an essential part of their job.

These workers may be covered for injuries sustained while traveling, staying in hotels, or eating meals away from home, as long as the activity is reasonably related to work.

Examples include:

- Sales representatives
- Truck drivers
- Field service technicians
- Employees temporarily assigned to out-of-town locations

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## **Lunch Breaks and Off-Site Injuries**

Injuries during lunch breaks can be complicated.

Generally:

- Injuries occurring **off employer premises** during an unpaid lunch break may not be covered
- Injuries occurring **on employer premises** during a break may be covered
- Injuries during a lunch break while performing a work-related task may be compensable

Each case depends on the specific facts surrounding the injury.

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## **Use of Personal Vehicles vs. Company Vehicles**

Using your own vehicle does not automatically prevent coverage.

What matters is **why you were traveling**, not whose vehicle you were driving.

An injury in a personal car may still be covered if:

- You were traveling between job sites
  - You were running a work errand
  - You were performing a special assignment
  - You were at a special event off the premises that you were required to attend.
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## **Why Travel-Related Claims Are Often Denied**

Travel-related claims are commonly denied because insurers argue that:

- The employee was commuting
- The activity was personal, not work-related
- The employer did not control the location
- The employee deviated from work duties

Denial does not mean the claim is invalid. It often means the insurer is disputing how the law applies to your specific

situation.

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## **What Injured Workers Should Do After a Travel-Related Injury**

If you are injured while traveling:

1. Report the injury immediately
2. Explain exactly where you were and what you were doing
3. Identify how the activity benefited your employer
4. Seek medical attention promptly
5. Document witnesses, locations, and timing

Details matter in travel-related cases.

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## **Every Case Is Fact-Specific**

There is no automatic rule that guarantees or denies workers' compensation coverage for travel-related injuries. Coverage depends on the **specific facts of the injury**, the nature of the travel, and the connection to the employer's business.

What may appear to be a simple commute can actually qualify for benefits under one of the recognized exceptions.

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## Final Thoughts

Travel-related injuries sit in a gray area of Pennsylvania workers' compensation law. While the coming and going rule limits coverage for routine commutes, many injuries fall outside that rule and deserve closer examination.

If an insurer denies a claim based on travel or being off their premises, it does not mean the law is settled against you; it often means the case requires a deeper legal analysis of how and why the injury occurred.