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What if I am Injured on the Job and My Employer is Uninsured for Worker's Compensation?



You expect that [Worker's Compensation](#) will pay for your medical expenses and lost wages if you are injured on the job. But what if your employer does not have Worker's Compensation insurance?



SOUTHERN CALIFORNIA

WORKERS' COMPENSATION BLOG

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According to California law, your employer **MUST** have Worker's Compensation insurance to cover these expenses. Without this coverage an employer risks steep fines, business closure and criminal charges. However, even if your employer is uninsured, you can still receive the benefits to which you're entitled.

What to Do if You are Injured at Work

First, report your injury to your employer by completing a [DWC1 Claim Form](#) as soon as possible.

If your employer is uninsured you have several options for claiming your benefits:

- Your employer may choose to pay your medical bills and make disability payments directly.
- You may sue for benefits in a civil court if your employer is unable or unwilling to make payments.
- You may choose to go before a judge to get a settlement with your employer. You must work with an officer at your local Worker's Compensation [Information & Assistance \(I&A\) office](#).

Apply for UEBTF Benefits

Another way to receive benefits is to apply for payments through [California's Uninsured Employers Benefit Trust Fund \(UEBTF\)](#), a special fund established for workers who become ill or are injured

while working for an illegally uninsured employer.

The application process is lengthy but just take it one step at a time. See [Guide 16](#) for the complete step by step process:

- Open your case at your local Worker's Compensation office – see [Guide 1](#).
- Provide the correct legal name of your employer – see [Guide 16 \(A\)](#).
- Serve, or deliver, completed copies of certain documents to your employer – see [Guide 16 \(B\)](#). You cannot do this yourself, but must work through a law office or a process server, as explained in the Guide.

This process must be completely accurate in order to get a favorable determination. We advise you to reach out to an [attorney experienced in all aspects of California Worker's Compensation](#), including UEBTF applications. The [Kenton Koszdin Law Office](#) has the right expertise to get a favorable outcome for your Worker's Compensation claim. Call us today at **800-438-7734** for a free review of your case.

Our State's Best Asset: Our People



California natives have made tremendous contributions to the heritage and achievements of both our state and the U.S.

Read on to discover many of our notable sons and daughters.

Politics and Leadership

California was home to three American presidents: Herbert Hoover, Richard Nixon and Ronald Reagan.

Other distinguished U.S. leaders born in California include Supreme Court Justice Earl Warren, General George Patton, Governor Jerry Brown, Los Angeles Mayor Eric Garcetti and inventor and businessman Steve Jobs.

Movie and TV Stars

Of course, with Hollywood right here in California, many stars of both big and small screens were born in the state. Original Star Wars producer, writer and director George Lucas and stars Carrie Fisher and Mark Hamill were born here, as were Tom Hanks, Clint Eastwood, Shirley Temple, Pat Morita, Marilyn Monroe and Angelina Jolie.

Music

“I Love You, California” may be our state song, but many consider “I Wish

They All Could Be California Girls” by native–born Brian Wilson of the Beach Boys to be our unofficial anthem! Others California musicians include Merle Haggard, Dr. Dre, Cher, Vince Guaraldi and Etta James.


The Arts

Nobel laureate John Steinbeck set many of his stories in California. Other California native authors and artists include Julia Child, Robert Frost, Amy Tan, Ansel Adams and Isadora Duncan.

Sports

With year–round beautiful weather, it’s not hard to guess that many of the U.S.’s most talented athletes were born here including Darryl Strawberry, Florence Joyner, Joe DiMaggio and Serena and Venus Williams.

If you or a loved one has been denied Worker’s Compensation or Social Security Disability (SSDI) benefits, it’s important to get an attorney experienced in these types of cases involved immediately. Call **800–438–7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, [Worker’s Compensation attorney in Van Nuys](#), can help you navigate the application process for the best possible outcome for you and your family.



Recipe of the Month:

Hearty Squash Soup



Ingredients

- 6 cups (about 2 large squash) seeded 2–inch wide chunks butternut squash
- Melted butter, for brushing
- 1 tablespoon kosher salt, plus 1 teaspoon
- 1 teaspoon freshly ground white pepper, plus ½ teaspoon
- 3 cups chicken or vegetable stock
- 4 tablespoons honey
- 1 teaspoon minced ginger
- 4 ounces heavy cream
- ¼ teaspoon nutmeg

Directions:

Preheat the oven to 400 degrees F.

Brush the flesh of the squash with a little butter and season with 1 tablespoon salt and 1 teaspoon freshly ground white pepper. On a sheet pan lay the squash flesh side up. Roast for about 30 to 35 minutes or until the flesh is nice and soft.

Scoop the flesh from the skin into a pot and add the stock, honey, and ginger. Bring to a simmer and puree using a stick blender. Stir in the heavy cream and return to a low simmer. Season with salt, pepper, and nutmeg.

Recipe courtesy of FoodNetwork.com

What's Happening in Southern California

Nov. 1 – 2, 2014

Dia de los Muertos
Olvera Street, Los Angeles

Nov. 1 – 2, 2014

The Trip to Bountiful
Ahmanson Theatre, Los Angeles

Nov. 1 – 2, 2014

Queen Mary's Dark Harbor
Long Beach

Nov. 1 – 2, 2014

Hello Kitty Con Festival
The Geffen Contemporary at MOCA, Los Angeles

Nov. 3, 2014

Fall Back Festival
Gaslamp Quarter, San Diego

Nov. 5 – 12, 2014

Santa Monica Film Festival
Downtown Santa Monica

Nov. 7 – 15, 2014

San Diego Asian Film Festival
North Park Birch Theatre, MoPA & Cinepolis
San Diego

Nov. 8, 2014

Light the Night Walk
PetCo Park, San Diego

Nov. 11, 2014

Annual Veteran's Day Parade
Downtown on Pacific Highway,
San Diego

Nov. 13 – 16, 2014

Bouchercon, Murder at the
Beach
Various locations, Long Beach

Nov. 17, 2014

Silver Strand & Half Marathon
5k
Sunset Park, Coronado

Nov. 20 – 24, 2014

Bay Wine & Food Festival
Marriott Marquis & Marina, San
Diego

Nov. 23 – Dec. 14, 2014

Sawdust Art & Craft Festival
Winter Fantasy
Laguna Canyon Road, Laguna
Beach

Nov. 27, 2014

Turkey Trot Los Angeles
Civic Center Grand Park, Los
Angeles

Nov. 28, 2014 – Jan 3, 2015

Festival of Lights
The Mission Inn Hotel & Spa,

Nov. 9, 2014

Irish–Mexican Day

Wallace & Calhoun Street, San Diego

Riverside

Nov. 30, 2014

Surfing Santa

Seaport Village, San Diego



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