



KEEP COOL & COVERED

**EMPLOYERS® MAKES
WORKERS' COMPENSATION
INSURANCE QUICK & EASY
FOR HVAC COMPANIES**

***EMPLOYERS is
perfect for HVAC
companies, with
easy-to-manage
policies that help
keep your focus
on your business.***

- ❖ PrecisePay® provides pay-as-you-go* flexibility that helps manage cash flow.
- ❖ No down payment and convenient auto-deducted premium payments available.
- ❖ Less hassle and cost, with 24/7 injury reporting, managed care, and fraud prevention.

With over 100 years of expertise, EMPLOYERS® cares for injured workers with an always-available 24/7 Injured Employee Hotline, a robust Return-to-Work program, Loss Control resources, and a convenient Claims Reporting Center. Please visit www.employers.com to learn more.

**TALK TO YOUR AGENT ABOUT RECEIVING AN
EMPLOYERS QUOTE FOR YOUR WORKERS'
COMPENSATION COVERAGE TODAY!****

*PrecisePay is available for accounts over \$1,500 EAP.

**Subject to underwriting requirements - not available in FL, NC, OH, WA and WY. FL availability coming soon.

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EMPLOYERS®

America's small business insurance specialist®