

"Act of God" doesn't merit workers' compensation pay in Alabama

On behalf of Johnston, Moore & Thompson

- July 06, 2011

Injuries can happen anywhere. People spend so much of their lives working for their employers that accidents are bound to happen on the job. When job-related duties put a worker at risk and they suffer an injury, that's when workers' compensation benefits should kick in to protect the worker's financial well-being.

It is important to understand, however, that not all accidents that happen at one's place of work are covered by [workers' compensation](#). For example, three Alabama employees who were injured in an Apr. 27 tornado while at work have been denied the benefits that they applied for.

According to Tuscaloosa News, three workers from a local Steak-Out got caught in a tornado while working and needed medical treatment after the natural disaster. The owner of the restaurant where those particular workers worked helped the victims file claims and is surprised that their requests were rejected by Alabama Retail Comp.

The franchisee believes that since the victims were injured at and because they were at work, they should get their medical bills paid by workers' comp. However, the benefits provider asserts that these are not eligible cases because injuries were sustained only due to an "Act of God," not due to specific work functions.

There are times when an "Act of God" incident that leads to injury would be covered. For example, if a worker is electrocuted while on the phone because of lightning, then he could be covered. Being on the phone is a must of the job and puts him at higher risk of injury in such a natural disaster.

Not all states have the same workers' compensation laws. It's important to know the regulations in your area and/or to rely on experienced legal advice in order to protect your best interests as an employee who might deserve benefits in order to protect your present, future and family.

Source

Tuscaloosaneews.com: "[Who is covered? Determining which tornado injuries are covered by workers' comp comes down to 'risk test.'](#)" Patrick Rupinski, 3 Jul. 2011