

“PROTECTION FOR INSURED UTAHNS ACT”

Utah Code Ann. § 31A-22-615. Coverage for Injured Employees.

1. Findings. The Utah Legislature finds that it is in the best interests of Utah employees who have applied and been accepted as insureds, have paid insurance premiums, and are covered insureds, to receive the benefit of insurance coverage, even where there may be disputes about the employee’s ultimate entitlement to workers compensation benefits.
2. Definitions. For the purposes of this section, “injured employee” means a person who was injured at work, and who has:
 - a. made a claim for workers’ compensation benefits by giving notice to the employer as required by the Utah Workers Compensation Act; and,
 - b. whose workers’ compensation claim was denied:
 - i. in writing by the employer, or its workers compensation insurer; or,
 - ii. as a matter of law, where the employer/insurer has received notice of the claim, and failed or refused to timely accept or deny responsibility for the claim;
3. Prohibited Exclusion. Where an injured employee is a covered insured under any insurance contract identified under Utah Code Ann. § 31A-22-600, it is against Utah public policy and prohibited to exclude coverage to the injured employee because the employee was injured at work, and/or has made, could have made, or could make a claim against his employer for workers’ compensation benefits.
4. Extension of Coverage. Insurers under Utah Code Ann. § 31A-22-600 must provide coverage for injured employees’ medical treatment claims.