Can You Get Workers' Compensation If You're Injured While Working From Home in Georgia?

How Georgia Law Treats Home Office Injuries, and What Remote Employees Need to Prove

Georgia workers' compensation covers employees hurt on the job. For many remote workers, that job now happens at the kitchen table or in a spare bedroom. A fall on the way to a video call or a back strain from carrying work gear can raise hard questions. The answers turn on what the employee was doing at the moment of injury.

Employers and their insurers often treat home injuries with suspicion. No supervisor saw the fall, and the house isn't a workplace the company controls. Some insurers assume the injury happened during a personal chore. That makes early reporting and clear details especially important in a Georgia workers' compensation claim that started at home.

Our Georgia workers' compensation lawyers at Gary Martin Hays, LLC help remote employees whose claims are questioned or denied. We look at the work being done, the employer's expectations, and the timeline. We also help make sure notice and filing deadlines are met, so a technical mistake doesn't sink a valid claim.

Immediate Steps

- **Report the Injury Right Away** – Tell your supervisor as soon as possible, and no later than 30 days after the accident.
- **Put the Details in Writing** – Note the time, what work task you were doing, and how the injury happened.
- **Save Work Records** – Keep emails, chat messages, login records, and calendar entries that show you were working.
- **See an Authorized Doctor** – Ask your employer for its posted panel of physicians before choosing a doctor.
- **File Within One Year** – A claim with the State Board of Workers' Compensation generally must be filed within one year.

Does Workers' Comp Cover Injuries at Home?

It can. Georgia's law doesn't list approved work locations. Under O.C.G.A. § 34-9-1, a compensable injury is one "arising out of and in the course of the employment." A home office can meet that test when the employer requires or allows remote work there. The location matters less than what the employee was doing.

Those two phrases mean different things. "In the course of" looks at time, place, and activity. It asks whether the injury happened during work hours while doing a job task. "Arising out of" asks whether the work caused the injury. Both have to be shown, and the employee carries the burden of proof.

How Georgia Courts Decide Whether an Injury Arises From Work

In *Cartersville City Schools v. Johnson*, a 2018 decision, the Georgia Court of Appeals clarified the test. A teacher hurt her knee walking back to the front of her classroom. The court said an injury arises out of employment when a reasonable person would see a link to the job.

The court also rejected the idea that an injury isn't covered just because the same movement could happen outside work. That matters for remote workers. Walking to a printer or reaching for a work file shouldn't be ruled out simply because people walk and reach at home.

When Personal and Work Tasks Overlap

Home injuries often happen when work and personal life blend together. In *Amedisys Home Health, Inc. v. Howard*, an on-call nurse fell in her driveway carrying patient reports, a work phone, and takeout pizza. The Georgia Court of Appeals upheld her award in 2004 because she had resumed her employer's work.

The court noted that a personal purpose alongside a work task doesn't automatically defeat a claim. Georgia law also generally treats brief comfort breaks as part of the workday. Getting water or using the restroom are common examples. Purely personal chores, such as doing laundry, are a different story.

Home Injury Scenarios and How They May Be Viewed

Every claim depends on its own facts, and insurers may dispute even strong ones. The examples below show how common home office injuries may be viewed under Georgia's rules. The evidence showing what the employee was doing usually decides the outcome. A short note written right after the injury can make a real difference.

Scenario	Likely View	Why It Matters
Tripping on a cord while hurrying to a scheduled work call	Often compensable	The movement served a work task during work hours
Falling on the way to the restroom during the workday	Often compensable	Brief personal comfort breaks are generally part of the workday
Hurting a back carrying a work monitor or files into the house	Often compensable	Moving work equipment ties the injury to the job
Repetitive strain from long hours at a work computer	May be compensable	Medical proof has to connect the condition to the work
Slipping while doing laundry between tasks	Usually not compensable	Household chores are personal, not work-related
Getting hurt after logging off for the day	Usually not compensable	The injury falls outside work hours and job duties

Why Home Injury Claims Are Often Denied

Insurers know there's rarely a witness to a home office fall. They may argue the injury happened during a personal errand or outside work hours. They may also point to a delay in reporting as a sign the injury wasn't work-related. Some denials question whether the employer ever approved working from home.

Digital records can help answer those arguments. Login data, sent emails, and messages can place an employee at work at a specific minute. A remote work agreement or written schedule can show the home was an approved workplace. Prompt medical records that describe the work task also carry weight.

Deadlines Remote Employees Can't Afford to Miss

Under O.C.G.A. § 34-9-80, an injured employee must notify the employer within 30 days. Only limited exceptions apply. Remote workers sometimes wait, hoping the pain will fade. That delay can cost them benefits. Reporting promptly, even for an injury that seems minor, protects the claim if the pain gets worse.

A separate deadline applies to the claim itself. Under O.C.G.A. § 34-9-82, a claim generally must be filed within one year of the injury. That window can extend if the employer has paid benefits or medical treatment. Filing a Georgia workers' compensation claim correctly helps avoid a denial on technical grounds.

What Benefits Are Available for a Home Office Injury?

A compensable home injury qualifies for the same benefits as one at a job site. Those include authorized medical care and income benefits while the employee can't work. Workers' compensation wage benefits are generally two-thirds of the average weekly wage, up to a state maximum.

Benefits can still be delayed after a claim is accepted. Insurers sometimes push back on surgery or specialist referrals. Some also cut off income benefits early. Workers' compensation medical treatment delayed or denied in Georgia can be challenged. The employee can ask the State Board to step in.

When Someone Other Than Your Employer Is Responsible

Some home office injuries involve a product or another person. A defective chair or a faulty power strip may create a separate claim. So can a crash while driving on a work errand. A third-party claim can seek damages that workers' comp doesn't pay, such as pain and suffering.

How a Home Office Claim Can Play Out

Let's say an Alpharetta claims processor works from home three days a week under a written remote work policy. Ten minutes before a scheduled team meeting, she trips over her laptop cord while rushing to her desk. She breaks her wrist, and the insurer denies the claim as a household accident.

Her calendar invite, login records, and remote work policy could show she was on the clock. They could also show she was heading to a work task. A prompt report to her supervisor and an emergency room note describing the meeting would add support. Those records could turn a denial into an approved claim.

Home Office, Same Rights

Working from home doesn’t remove the protection of Georgia’s workers’ compensation system. It does change the kind of evidence that wins a claim. Reporting quickly, keeping work records, and getting authorized medical care all help. Together, they put the employee on firmer ground when the insurer pushes back.

Hurt while working from home in Georgia and facing a denial? Get answers about your claim in a free consultation with our team. With our No Fee Guarantee, you won’t pay anything unless we win. We can review the records that support your claim and help you meet each deadline.