

# New from BWC! Other States Coverage

## Do you send employees outside Ohio to work? Do you wonder if you have adequate workers' compensation coverage for them?

If so, you may want to look into BWC's Other States Coverage option. This optional policy:

- Prevents workers' comp coverage gaps;
- Protects you from penalties and stop-work orders in other states;
- Provides peace of mind for you and your workers at an affordable rate.

BWC is working with United States Insurance Services and Zurich Insurance to offer this optional coverage to employers who may face financial exposure while working outside the state of Ohio.

## How it works

- **Ohio employers apply directly to BWC using the ACORD 130 application**, an insurance industry standard form. Employers can work with their insurance agent to complete this form or request it directly from the Other States Coverage unit via email at [BWCotherstatescoverage@bwc.state.oh.us](mailto:BWCotherstatescoverage@bwc.state.oh.us), or by calling 614-728-0535.
- BWC will determine eligibility and the premium cost for this coverage.
- Zurich Insurance will handle all claims filed for benefits under the laws of jurisdictions outside Ohio under this program.

This coverage is similar to private workers' compensation insurance that some employers have chosen to purchase on their own.

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## Basic eligibility requirements

Below are the initial guidelines BWC uses to determine if an employer is eligible for Other States Coverage. The employer must:

- Have active coverage with BWC;
- Have no coverage lapses in the past 12 months and no past-due balances;
- Report two-thirds of total payroll in Ohio for all related business operations;
- Have demonstrated consistent business performance and a commitment to workplace safety.

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## Want to know more?

- **Visit [www.bwc.ohio.gov](http://www.bwc.ohio.gov)**, click on Employers, then Other States Coverage.
- **Send an email** to [BWCotherstatescoverage@bwc.state.oh.us](mailto:BWCotherstatescoverage@bwc.state.oh.us).
- **Call BWC** at 614-728-0535.
- **Contact your insurance agent.**