

Does your company do business outside of Ohio?



An employee who is out-of-Ohio on a brief or temporary assignment is usually covered by Ohio BWC. However, other state Workers' Comp agencies may not honor that coverage if an injury occurs.

BWC insurance generally covers workers temporarily working out of state if the claim is filed in Ohio but each state has rules regarding workers that are injured on the job. Some states (e.g. Pennsylvania) require coverage using their state WC insurance for any work being done in the state no matter how brief. If you don't have their policy, the state may consider your workers not covered and can issue fines or penalties.

The BWC offers Other State Coverage that prevents workers' comp coverage gaps and protects you from penalties and stop-work orders in other states. BWC works with the United States Insurance Services and Zurich Insurance to offer optional coverage to employers who may face financial exposure while working outside of Ohio.

1-888-OhioComp is here to help you navigate the process. If you have questions, email Mike Pollack at mpollack@1-888-ohiocomp.com.

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, or by calling 614-728-0535.
- BWC will determine eligibility and premium cost for the coverage.
- Zurich Insurance will handle all claims filed for benefits under the laws of jurisdictions outside Ohio under this program.

BASIC ELIGIBILITY REQUIREMENTS

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

- Have active BWC coverage.
- Have coverage lapses that do not exceed 40 cumulative days in the last 12 months.
- 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.

1-888 OHIOCOMP

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