



Multi-State Coverage FAQs



To participate in NYSIF's Multi-State Coverage Program, a business must:

- ▶ Have an active NYSIF workers' compensation policy (or apply for one)
- ▶ Have more workers' compensation premium or payroll in New York State than in all other states combined
- ▶ Meet NYSIF underwriting guidelines

Where can I use NYSIF multi-state coverage?

Policies written under this program cover your workers' compensation obligations in all U.S. states and the District of Columbia except:

- New York State (already covered under your NYSIF policy)
- Ohio, North Dakota, Wyoming and Washington, which mandate the purchase of workers' comp through their state funds
- U.S. territories such as the U.S. Virgin Islands, Guam, Puerto Rico, etc.

I'm sending some of my regular New York-based employees to do a temporary job in another state. Do I need multi-state coverage?

Your NYSIF policy covers your regular New York employees while they are performing work of a temporary nature outside the State of New York.



I have a telecommuting program with some clerical employees telecommuting from states other than New York. Do I need multi-state coverage?

Your NYSIF policy covers your regular New York employees, including those who are currently working from home in another state, pursuant to your telecommuting program.



What if my job contract or a government agency in another state requires me to have coverage in that state?

Since your NYSIF policy does not provide coverage under the laws of states other than New York, you should apply for a multi-state coverage policy with NYSIF under this program.



While my business is primarily in New York State, I have operations in several other states. Can I choose which states I want NYSIF to cover while covering locations in the remaining states through a separate carrier?

Policies written under this program are intended to include your exposures in all states in which you have, or expect to have, employees or operations. Providing multi-state coverage concurrently with another carrier raises the potential for unnecessary claims coverage and/or premium disputes.

How will I be billed for multi-state coverage?

NYSIF will issue a single monthly statement for both your New York State workers' compensation premium and your multi-state coverage premium.

Will my multi-state coverage policy documents be combined with my normal NYSIF Information Pages?

Your multi-state related information pages and policy will be sent under separate cover, but the information pages will be available as part of your online account.

How can I obtain a certificate of insurance for my multi-state coverage?

Your agent or NYSIF policy rep can issue your ACORD certificate. You may also email your policy number and the name and mailing address of the certificate holder to MSC@nysif.com.

My exposure in the other state(s) has changed (mid-year); what should I do?

Contact NYSIF immediately at MSC@nysif.com or 866.405.5498 so we can review your policy to ensure you have adequate and full coverage.

What happens if my NYSIF policy is cancelled?

If the NYSIF policy covering your New York State operations is cancelled, your multi-state coverage will also be cancelled as of the same date.



▶ Learn more at nysif.com/multistate

Email: msc@nysif.com

Phone: 866.405.5498