



Out-of-State Coverage FAQs



To participate in NYSIF's Out-of-State Coverage program, a business must:

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

• Where can I use NYSIF out-of-state coverage?

Policies written under this program are intended to 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 mandates the purchase of workers' comp through those 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 other states coverage?

Your NYSIF policy covers your regular New York employees while 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 other states coverage?

Your NYSIF policy covers your regular New York employees, including those who are currently working from their home in another state pursuant to the policyholder's 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 an other states policy with NYSIF under this program.

• My business is primarily in NYS, but I have stores in several other states. Can I choose what states I want NYSIF to cover while covering locations in the remaining states through a separate carrier?

No. The NYSIF quote will include your exposures in all states in which you have, or expect to have, employees or operations. Providing other states coverage concurrently with another carrier raises the potential for unnecessary claims coverage and/or premium disputes.

• How will I be billed for other states coverage? Will it come from NYSIF? If the bill is issued by NYSIF, will it be included on the regular NYSIF monthly bill, or issued as a separate bill?

NYSIF will issue a single monthly statement for both your regular workers' compensation premium and other states coverage.

• Will my out-of-state coverage policy documents be combined with my normal NYSIF Info Pages?

No. Your other states-related information pages and policy will be sent under separate cover, but the information pages will be available as part of your on-line account.

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

Your agent or NYSIF policy rep can issue your ACORD certificate. Please email OSC@nysif.com with the name and mailing address of the certificate holder.

• What happens if my NYSIF policy is cancelled?

If your NYSIF policy is cancelled, your other states coverage will also be cancelled as of the same date.

Email: osc@nysif.com

Phone: 866-405-5498

Mail: PO Box 66699, Albany, NY 12206

▶ Learn more at nysif.com/outofstatecoverage

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