



OTHER STATES COVERAGE

Coverage for Employees Working Outside of Idaho

SIF offers Other States Coverage (OSC) as a multi-state solution for the workers' compensation needs of Idaho businesses.

Idaho businesses can now coordinate coverage for all of their employees whether they work in Idaho only or in other states.

SIF has teamed up with Zurich North America (Zurich) and United States Insurance Services (USIS) to offer separate products under one umbrella.

SIF's standard policy covers in-state employees while Zurich's products cover employees working in other states.

SIF's OSC program offers Idaho businesses solutions for closing coverage gaps that could leave them at risk for noncompliance with other states' requirements.

OSC is available for businesses that meet the following criteria:

- ➔ Headquartered in or established under Idaho law
- ➔ Favorable business credit score
- ➔ Operation is financially secure
- ➔ Management commitment to safety
- ➔ Acceptable report/payment history
- ➔ Acceptable loss ratios

Stop gap coverage can be offered in conjunction with a SIF OSC policy in the following monopolistic states:

- ➔ North Dakota
- ➔ Ohio
- ➔ Washington
- ➔ Wyoming

Apply for OSC Coverage

Please send:

- ➔ ACORD-130
- ➔ All applicable loss runs
- » *Applications should be received 30 days or more prior to renewal/effective date*
- » *Email applications to osc_application_submission@idahosif.org*

Claims

To report Other States Coverage claims, please visit the Zurich website: report-a-claim.zurichna.com

Questions?

We're here to help. Contact your Business Development Executive.

Reliable. Innovative. Relationship Driven.

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