



**North Dakota  
Workforce Safety  
& Insurance**

*Putting Safety to Work*

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**North Dakota  
Workforce Safety  
& Insurance**

*Putting Safety to Work*

Temporary & Incidental

**ALL  
STATES  
Coverage**

Providing North Dakota employers with multi-state workers' compensation coverage for their employees who work temporarily outside the state of North Dakota.

# Protection.

Workforce Safety and Insurance (WSI) has expanded its relationship with The Accident Fund of America to provide coverage for all North Dakota employers who have workers traveling outside of North Dakota on a temporary and incidental basis. Effective July 1, 2010, all active policyholders in good standing with WSI are automatically enrolled.\*

*\*Exceptions: Ohio, Washington, and Wyoming.*



# How it works.

- The employer must have an active account in good standing with WSI.
- The protection provided by our Temporary and Incidental All States Coverage program is automatic. There is no longer a per policy charge for this coverage.
- This insurance provides coverage for temporary and incidental exposures in all states except Ohio, Washington and Wyoming.
- This is coverage for all your employees who travel to other states on temporary incidental business. Temporary and incidental exposure is defined as working not more than 30 consecutive days in a state in which the employer does not conduct business that would require the employer to obtain workers' compensation coverage in that other state.
- If the employer or employee has a permanent worksite outside the state of North Dakota, or other significant contacts in that state, the employer must obtain workers' compensation coverage in that state
- It is important for all North Dakota employers to check with the state in which they operate to verify coverage requirements. North Dakota WSI cannot guarantee that coverage in another state is not required.
- It is the responsibility of every North Dakota employer whose business operations touch another jurisdiction to inquire into the workers' compensation requirements of that jurisdiction. North Dakota employers who do not ensure their compliance with other states workers' compensation requirements run the risk of being uninsured in that state.
- Temporary and Incidental All States Coverage does not provide Employer Liability coverage.

*This brochure is for informational purposes only. WSI reserves the right to determine eligibility for this coverage.*