

# WSI

North Dakota Workforce  
Safety & Insurance

**For More Information:**

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# WSI

North Dakota Workforce  
Safety & Insurance

Temporary &  
Incidental

**ALL  
STATES  
COVERAGE**

# WSI

North Dakota Workforce  
Safety & Insurance

*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 & Insurance (WSI) maintains 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.

\* 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.
- This insurance provides coverage for temporary and incidental exposures in all states except Ohio, Washington and Wyoming. There is no per policy charge for this coverage.
- This is coverage for all your employees who travel to other states on temporary incidental business. Temporary and incidental exposure means exposure outside the state of North Dakota for less than 30 consecutive calendar days. An employer is always responsible for evaluating their exposure in each state which they conduct business to ensure compliance with the workers' compensation law of that 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 while working 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.

