

District/Division Workers' Compensation Insurance Program

It is required by law in almost all states, that employers of one or more individuals have Workers' Compensation Insurance coverage. States are becoming more proactive in addressing compliance with this requirement and assessing fees/penalties on non-conforming businesses. States are no longer waiting for claims to be filed before identifying someone who does not have the required insurance. It is very important that managers obtain and maintain this coverage for their employees i.e. receptionists.

In an effort to assist managers in protecting their business, Vector Marketing Corporation continues to offer a streamlined option to obtain this required insurance.

Insurance Policy – \$550.00 per year (Non-refundable)

PLEASE NOTE THE FOLLOWING:

1. Coverage through the Vector Marketing Endorsed Program is **NOT** available to managers in **Hawaii, Guam, Puerto Rico** or the **Virgin Islands**. Managers in these locations should seek coverage as noted in #3 below.
2. If you are in the states of **Ohio, North Dakota, Washington** or **Wyoming**, you do **NOT** need to enroll in this program. Workers' Compensation coverage in these states will be done through the employer registration process if you are on the Receptionist program.
3. If you elect not to purchase Workers' Compensation Insurance through this program, you will need to obtain this insurance by contacting a local insurance provider such as State Farm, All State, Nationwide, etc. In doing so, you should request a monoline Workers' Compensation policy. In order to apply for this policy, managers should be prepared to provide information related to the number of employees (receptionists), and estimated payroll. They will also need to provide a Federal Employer Identification number. Managers should look to pay state mandated minimum premiums based on the clerical (low risk) classification of their employees. This premium will vary depending on the state.

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