

AN IMPORTANT CUSTOMER ALERT

from



If you are an employer domiciled in a state other than Massachusetts, do you have (or will you have in the foreseeable future) employees who work in Massachusetts, even on a one-time or occasional basis? If so, be aware that **out of state employers are required to provide Massachusetts workers' compensation insurance coverage to all their employees working in Massachusetts.**

Please make careful note of the following details:

- You do not need to buy a policy strictly for Massachusetts if your Workers' Compensation policy specifically lists Massachusetts in section **3A** of workers' compensation policy information page. If it does, you satisfy this requirement.
- If your policy does not have Massachusetts specifically listed under section **3A**, contact your Clark agent, who will arrange with your workers' compensation underwriter to schedule Massachusetts on the policy, even if on an "if any" basis.
- If, however, your policy lists Massachusetts in section **3C** regarding all states coverage (with or without certain state exclusions), [contact your Clark agent](#). Your Clark agent will have your workers' compensation insurance carrier complete Massachusetts Department of Industrial Accidents Form 154, Verification of Massachusetts Workers' Compensation Coverage for out of State Employers Operating in Massachusetts. The form is available online at: <http://www.mass.gov/Elwd/docs/dia/forms/f154.pdf>.
- The completed form, along with an attached statement verifying that the employer meets all the mandatory indemnity workers' compensation coverage for Massachusetts, and a copy of the policy's information page must be submitted to the Office of Investigations of the Department of Industrial Accidents.
- Also, if you are a sub-contractor you must submit Form 154 to the general contractor before you begin any work on a Massachusetts job site.
- It is a good idea to be sure your employee or supervisor has a copy of your workers' compensation policy **declarations page** with them while in Massachusetts. They may need it as evidence of your coverage.

Please contact your [Clark Insurance agent](#) if you have questions, or need more information.

This material is for general informational purposes only. It is not intended as legal, medical, financial, or insurance advice for any particular situation. Please contact Clark Insurance or your attorney for answers to your specific questions.

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