

Community Association Payroll Workers' Compensation Program.



CAIS offers the only national Workers' Compensation program dedicated to Community Associations with direct employees, and includes coverage for Board members and Volunteers.

Payroll WC Program highlights:

- Competitive rates
- Direct bill
- AM Best "A+" rated National Carrier
- Available in all states (excl. ND, OH, WA, & WY)
- Voluntary Compensation Endorsement included on all payroll accounts

Program class codes for care, custody and maintenance of premises include:

- 9015 (states other than NY, PA, DE)
- 9066 & 9009 (CA)
- 9028 (NY)
- 0971, 0880, 0888 (PA, DE)
- 9013 (HI)

Submitting New Business

How do I obtain a payroll quote?

Email the following documents to melanie@mgalive.com

- ACORD 130 FL (Florida)
- ACORD 130 (all other states)
- CAIS Supplemental Application
- 3 years currently valued loss runs
- X-MOD (if applicable)

Underwriting

Eligibility Requirements

- Minimum annual payroll (most states): \$25,000
- Minimum 3 years in business
- Favorable loss history
- Certificates of Insurance required for all vendors and subcontractors (paid via 1099)
- Prior workers' compensation coverage with no lapse in coverage
- FEIN required to quote

Ineligible Exposures

- Lifeguards
- Armed Guards
- Employees under the age of 16
- Association sponsored sporting events
- Association sponsored alcohol at special events & activities
- Work over 15 feet
- Work 6 feet below ground level

For additional information, visit us online at www.CAISlive.com. If you have questions, please contact:



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HOA Workers' Compensation Program Underwriting Manager

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