

2020

SC Workers' Compensation
Commission

**SCWCC LAPSE IN INSURANCE
NOTIFICATION
USER GUIDE**

The SCWCC Verification of Coverage web portal has been expanded to allow users the ability to register for notification of policies that are canceled mid-term.

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SCWCC Coverage Lookup and Lapse in Insurance Notification

Introduction

The South Carolina Workers' Compensation Commission is proud to offer the ability to register and receive notification of policies that have been canceled mid-term based on a search of the NCCI database via the SCWCC Verification of Coverage link on the www.wcc.sc.gov website. This service has been developed in cooperation with Frank B. Norris and Company and the South Carolina Home Builders Association (SCHBA).

Problem as stated by SCHBA: Title 42 of the South Carolina Code of Laws holds General Contractors (GC's) and Residential Home Builders responsible for occupational injuries or death sustained by un-insured subcontractors and their employees while performing work on behalf of the building contractor. Many contractors require their subcontractors to procure a policy of Workers' Compensation coverage to protect both the contractor and the subcontractor's employees. An active contractor may employ the services of many subcontractors which imposes a significant burden upon the contractors to ensure that each Certificate of Insurance provided is current, correct and valid. A system that electronically generates a notice of cancellation of a subcontractor's coverage and transmit that data to all Certificate holders will greatly reduce the burden upon contractors, improve the likelihood that all parties comply with the workers' compensation laws and reduce incidents of fraud.

Interested Parties: Parties interested in the solution proposed by the SC Home Builder's Association are residential and commercial general contractors, subcontractors, and their employees; Workers' Compensation insurance providers; property & casualty insurance agents; landscapers, other industries that use subcontractors; the South Carolina Uninsured Employer Fund; agencies responsible for enforcement of insurance fraud laws; and the citizens of South Carolina whose tax dollars support law enforcement efforts, and who pay higher premiums when costs of fraud are passed through to consumers.

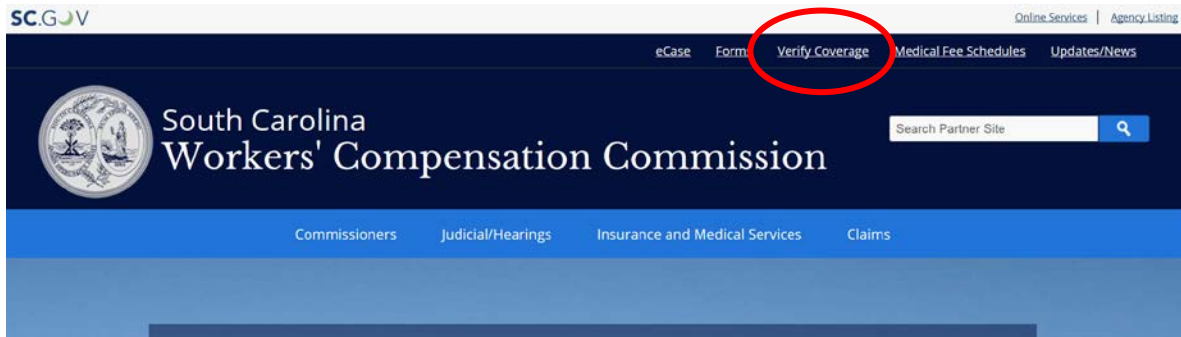
Disclaimer: Pursuant to SC Code of Laws 42-1-400; 42-1-410, a general contractor is considered liable for Workers' Compensation injuries/costs incurred by an uninsured subcontractor.

Please be advised that the South Carolina Workers' Compensation Commission provides the above information as "information only" and DOES NOT affirm the accuracy of the same. Verification of pre-mature policy cancellation is the responsibility of the notification recipient

Registration for Mid-Term Cancellation Notification

To register an email address to receive notices of mid-term cancellations of workers' compensation insurance policies follow the steps provided below.

1. From the SCWCC website (www.wcc.sc.gov), select the **Verification of Coverage** link from the top of the home page.



When the next screen appears as shown below, CLICK the **Verify Coverage** link.



2. Read the Notice and Disclaimer and then CLICK the “ACCEPT” button.

South Carolina Workers Compensation Commission

Accept the terms of use to begin your search

Purpose – No Scoring or Automatic Retrieval
 The purpose of this website and Workers Compensation Coverage Verification is to assist you in determining whether an employer has workers' compensation insurance in the state. Workers Compensation Coverage Verification will provide the name of the insurer that wrote a workers' compensation policy for a specific employer on a specific date. Please note that Workers Compensation Coverage Verification is being provided to you for your personal, non-commercial use only, solely to verify an employer's workers compensation insurance coverage. Workers Compensation Coverage Verification may not be used in any other manner or for any other purpose, except as identified herein. Scripted queries and automatic retrieval(s) is/are expressly prohibited.

Limitation of Available Information
 If an employer query does not produce any results, this may not mean that the employer does not have insurance or is operating in violation of state law. Coverage information may not be available or complete for all employers due to limitations with the policy information. Employer queries should be specific. Open ended queries may not return any results. In the event of excessive queries, you may be prohibited from accessing the information provided under Workers Compensation Coverage Verification. You may not disable or otherwise work-around any restrictions and limitations that may be a part of Workers Compensation Coverage Verification, such as reCAPTCHA. Any attempt to do so is prohibited and will result in you being unable to access Workers Compensation Coverage Verification. Scripted queries and automatic retrieval(s) is/are expressly prohibited. By clicking "Accept", below, you affirm that you have read and understand the notices and disclaimers on this page.

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

[PRIVACY POLICY](#)

3. Enter your search criteria for the Employer in question.
 - a) The State should default to South Carolina, but if not please choose South Carolina from the drop down box;
 - b) Date entered should be the Date of Injury or can be the current day's date;
 - c) You can search by Employer name or Employer FEIN;
 - d) If searching by Employer name, select either Employer name “Contains” or Employer name “Starts With.”
 Click SEARCH. Search results will display on next screen.

South Carolina Workers Compensation Commission

Employer FEIN

State *
 South Carolina

Coverage Date *
 02/18/2020

Employer Name *
 Contains Starts With

Limitation of Information

Information contained in/provided from this database is a representative reflection of selected information maintained by the SC Workers' Compensation Commission and used for specific workers' compensation coverage verification. There may be discrepancies in information provided due to causes outside the control of the SC Workers' Compensation Commission, such as reporting/recording delays and inaccuracies. For information on employers covered by the State Accident Fund please email the [Coverage Division](#).

- When the search results appear, CLICK on the desired EMPLOYER and POLICY NUMBER for policy details.

South Carolina Workers Compensation Commission

Employer FEIN

State * South Carolina Coverage Date * 02/18/2020

Employer Name * ABC Com Contains Starts With

SEARCH CLEAR

Results do not imply coverage for the employer in this state. Make a selection to verify coverage. Filter by name

ABC COMPOUNDING CO INC
Policy Number: WC012016106

ABC COMPOUNDING CO OF TEXAS INC
Policy Number: WC012016106

Rows per page: 10 1-2 of 2

Limitation of Information

- CLICK the “TRACK POLICY” button at the top right of the page.

South Carolina Workers Compensation Commission

ABC COMPOUNDING CO INC

Insurance Coverage Provider NATIONAL UNION FIRE INS CO OF PITTSBURGH PA Policy Number WC012016106 Coverage Date 02/18/2020

CLICK HERE FOR CLAIM PROCESSING INFORMATION

1 Employer Location(s)

Filter by name or address

WALKER CAPITAL INC
No specific address reported

TRACK POLICY

6. The following screen will pop up. Enter your email address and then click the “SEND EMAIL” button.

Track policy by email

1 Enter Email Address 2 Check Email 3 Click the Button 4 Finished

Enter your email address and click Send Email to start the tracking process.

Email *
testuser@test.user.com

CANCEL SEND EMAIL

7. After clicking “SEND EMAIL,” the following message will appear. Simply follow the remaining instructions to track the policy.

Track policy by email

1 Enter Email Address 2 Check Email 3 Click the Button 4 Finished

Almost there
Go to your email to continue the tracking process.

We sent an email to testuser@test.user.com
If you can't find the email, check your spam folder or click the link below to resend.

[RESEND EMAIL](#)

CLOSE

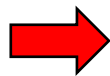
- You will receive an email as confirmation of the registration with instructions to complete the TRACK POLICY process.



Click on the Track Policy button to complete the login process.

Subscription Info

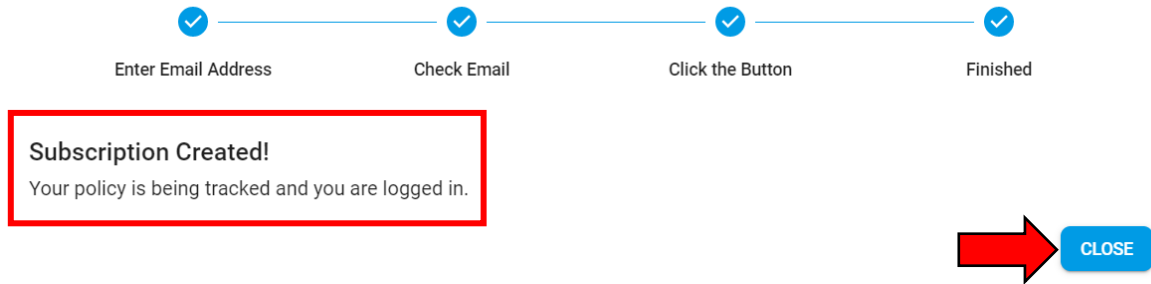
Employer Name: **ABC COMPOUNDING CO INC**
State: **SOUTH CAROLINA**
Policy Number: **WC012016106**
Coverage Search Date: **02/18/2020**



Track Policy

9. Once you CLICK "TRACK POLICY," you will receive notification that the policy is being tracked. You can then close the window.

Track policy by email



If you do not receive a confirmation within a few minutes check your junk and or spam email box. If the email is found there, you follow your service provider's directions for saving the email as a trusted sender.

If you don't receive an email, you may have entered an incorrect email address. Please try again or contact coverage@wcc.sc.gov.

Notification of Mid-Term Cancellation and Policy Changes

SCWCC receives insurance policy updates from NCCI daily. The data received is matched against the registration list. An automated email will be sent to the registered email address if a change to the tracked policy is received. The registration for notification automatically expires when the policy term has ended. If you wish to follow the new policy, it will be necessary to register the new policy.

A couple of samples of the automated email notifications of a policy change are shown on the next two following pages:



Workers Compensation Coverage Verification

A policy you are tracking has been cancelled!



Subscription Info

Employer Name:	[REDACTED]
State:	SOUTH CAROLINA
Policy Number:	[REDACTED]
Coverage Search Date:	02/21/2020
Policy Status:	Cancelled
Cancellation Date:	04/09/2020

Cancellations and Reinstatements are reported at the policy level. The information contained in this email is based on the Coverage Search Date and Employer Name entered by the Subscriber when they chose to use the Track Policy feature. NCCI is not responsible for any input errors of the Subscriber. Your subscription to this service will automatically expire when the policy term for the employer name you inputted has ended. If the policy has been Reinstated the Employer Name displayed above may or may not be covered on the policy at this time. To see if the Employer Name searched on remains covered on the Policy, please click on the link below and search on the Employer Name.



Workers Compensation Coverage Verification

A policy you are tracking has been reinstated!



Subscription Info

Employer Name:	[REDACTED]
State:	SOUTH CAROLINA
Policy Number:	WCV6178162
Coverage Search Date:	02/21/2020
Policy Status:	Reinstated
Reinstatement Date:	04/09/2020

Cancellations and Reinstatements are reported at the policy level. The information contained in this email is based on the Coverage Search Date and Employer Name entered by the Subscriber when they chose to use the Track Policy feature. NCCI is not responsible for any input errors of the Subscriber. Your subscription to this service will automatically expire when the policy term for the employer name you inputted has ended. If the policy has been Reinstated the Employer Name displayed above may or may not be covered on the policy at this time. To see if

FAQ's

What happens if I change my email address?

The notification of mid-term cancellation will be sent to the email address you registered. If your email address changes it will be necessary to re-register with the new email address.

What happens to my registration for a policy if there is a mid-term cancellation?

Your registration for notification automatically expires when the term of the policy for which you are tracking has ended. If you wish to track the new policy, you will need register to track the new policy.

I am having a problem registering?

Please direct any questions or problems to the SCWCC Compliance Division, 803.737.6203 or coverage@wcc.sc.gov.

I think a policy has been canceled, but I didn't receive an email?

Several reasons can cause this to happen

1. Your email that you registered with was incorrect.
2. You never registered for tracking that policy.
3. NCCI's POC transaction was not processed by SCWCC

If any of these problems occur, please contact SCWCC Compliance Division, 803.737.6203 or coverage@wcc.sc.gov.

Is the SCWCC certain that the information provided through the notification system is correct?

No - Disclaimer: Pursuant to SC Code of Laws 42-1-400; 42-1-410, a general contractor is considered liable for Workers' Compensation injuries/costs incurred by an uninsured subcontractor.

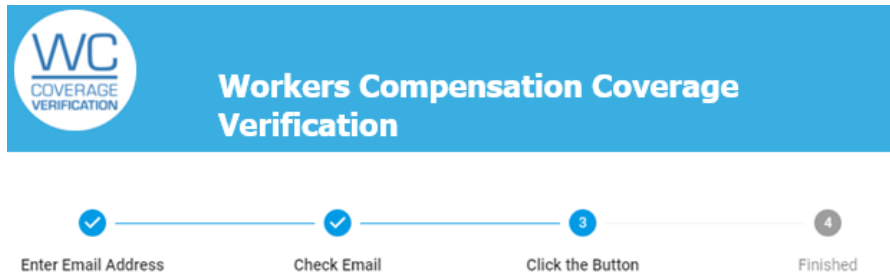
Please be advised that the South Carolina Workers' Compensation Commission provides the above information as "information only" and DOES NOT affirm the accuracy of the same. Verification of pre-mature policy cancellation is the responsibility of the notification recipient

How to prevent notification emails from going to my junk folder?

We recommend you add coverage@wcc.sc.gov as a safe sender or set up a rule in your email to deliver the messages to your inbox.

How can I get a listing of all the policies that I am tracking?

Once the user clicks the Track Policy button in the verification email, they will be logged in and the policy they selected will be tracked.



Click on the Track Policy button to complete the login process.

Subscription Info

Employer Name: **ABC COMPOUNDING CO INC**
State: **SOUTH CAROLINA**
Policy Number: **WC012016106**
Coverage Search Date: **02/18/2020**

Track Policy

Clicking the button opens **WCCV** in a new tab/window and brings the user to the **My Subscriptions** page with the last step completed in the process. Once the user is logged in, the user can see all the policies they are currently tracking.