

2012

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

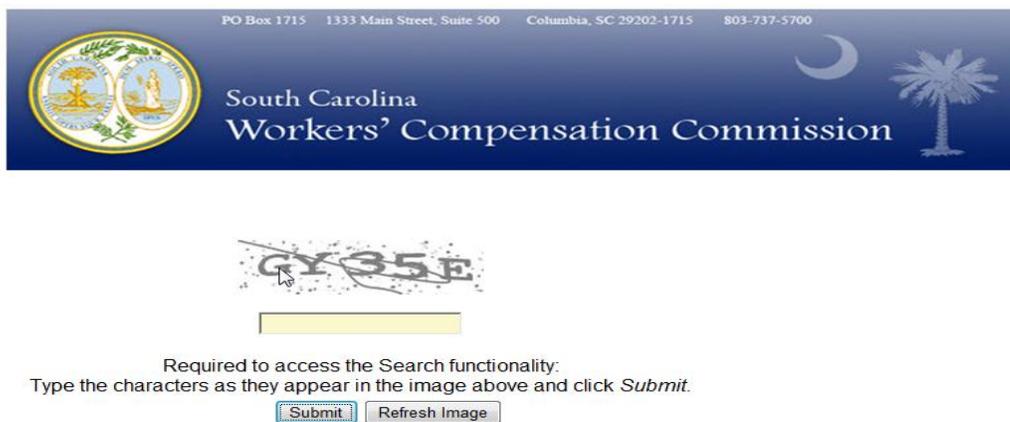
Registration for Mid-Term Cancellation Notification

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 home page.



2. Follow the instructions to enter security code for access to NCCI's search. Click submit



3. Enter your search criteria for the Employer in question. You can leave the Coverage/Injury/Illness date blank to default to the current date to retrieve the most recent policy information. Click SEARCH. Search results will display below

4. The following screen is presented. Press the hyperlink 'click here for claim processing information'

5. The following is the screen you should receive

Below is the result of your South Carolina Workers' Compensation insurance coverage inquiry.

Policy Information	Carrier Claims Service Address	Employer Policy issued to
WCO1123456789	XXX Insurance Company	XXX Employer
Effective Date 00/000/0000	WCC Carrier code - XXXXX	PO Box 1234
Cancellation date 00/00/0000	XXX Claims	Anywhere, USA 12345-1234
	P.O. Box 1234	
	Anywhere, state 12345	
	999-999-9999	

I would like to be notified of mid-term cancellations for this policy

Email Address :

Confirm Email address:

For additional information, please contact

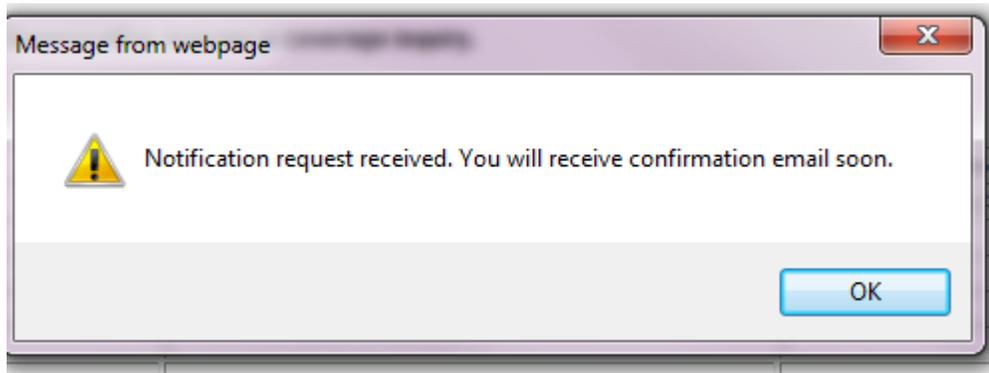
the SC Workers' Compensation Commission Coverage Division., (803) 737-6203 or coverage@wcc.sc.gov

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 sub-contractor.

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6.

7. A confirmation message will appear when your entry is accepted.



8. You will receive an email as confirmation of the registration.

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 providers 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.

The text of the email is show below:

Subject: SCWCC Notification of Midterm Cancellation of coverage Registration

You have registered this email address to receive notification of midterm cancellation for:

Policy: WC123456789

Effective Date: 01/01/2012

Carrier: XXX Insurance Carrier

Policy issued to: XXX Employer

If you have received this email in error, please contact SC workers' Compensation Commission Coverage Division at coverage@wcc.sc.gov

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 sub-contractor. 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

Notification of Mid-Term Cancellation

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 mid-term cancellation is received. Once the notification email is sent to the requestor, the registration for notification is deactivated. If you wish to follow the new policy, it will be necessary to register the new policy.

The text of the notification email is below:

This is a notification from the SC Workers' Compensation Commission that the following policy may have been cancelled by the policy holder prior to the policy's end date. You are receiving this notification because you asked to be notified in the event of an apparent lapse in coverage for the Workers' Compensation insurance policy listed below.

Policy Issued to: XXX Employer

Policy: WC123456789

**Effective Date: 99/99/9999
Cancellation Date: 99/99/9999**

Carrier: XXX Insurance Company

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 sub-contractor.

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Report Function

There is a report function that allows a user to enter their email address that was used to register for notification of mid-term cancellations and pull back a list of what policies they registered for and the status. The link can be found on the www.wcc.sc.gov site. The direct link to the page is: <http://www.wcc.sc.gov/insurance/Pages/VerifyCoverage.aspx>

Or a user can bookmark the direct link to the report function <http://wccprogress.sc.gov/wccprod.wsc/VerCovUserReport.html>

Enter your email address and click submit



The report results will be presented to the user.



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?

Once you receive an email notifying you that the policy you were tracking has been canceled mid-term, the registration for notification for that policy expires. If you wish to track the new policy you will need register for 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.

When I search for a policy and click the link to get the claims processing information, there is no box to enter my email address, why?

SCWCC does not have that policy in the current database. Please contact 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.

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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 report of what policies I have registered for?

From the <http://www.wcc.sc.gov/insurance/Pages/VerifyCoverage.aspx> and click the link for the report click here for a report of the policies you have registered for notification of mid-term cancellation.

Or

Book mark this link

<http://wccprogress.sc.gov/wccprod.wsc/VerCovUserReport.html>