

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 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 CHECK the box indicating "I'm not a robot," then CLICK Accept.

South Carolina Workers Compensation Commission



Workers Compensation Coverage Verification

Notice and Disclaimer

Purpose – No Scripting 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 result(s) 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.

[Privacy Policy](#)


 I'm not a robot
 

South Carolina Workers Compensation Commission



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[Privacy Policy](#)



3. Enter your search criteria for the Employer in question. a) The Date entered should be the Date of Injury or can be the current day's date; b) You can search by Employer name or Employer FEIN; c) If searching by Employer name, select either Employer name "Contains" or Employer name "Starts With." Click SEARCH. Search results will display on next screen.

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Workers Compensation Coverage Verification

12/10/2018

Employer FEIN

ABC COMPANY

Contains

Search Clear Search

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](#).

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

South Carolina Workers Compensation Commission



Workers Compensation Coverage Verification

12/10/2018

Employer FEIN

ABC CO Starts With -

Search Clear Search

Policy level results do not imply coverage for this Employer in this state. Make a selection to verify coverage.

Search Results

ABC COMMERCIAL INC Pol Nbr WC650311418	⊕
ABC COMPOUNDING CO INC Pol Nbr WC012016106	⊕
ABC COMPOUNDING CO OF TEXAS INC Pol Nbr WC012016106	⊕
ABC CONSTRUCTION & REMODELING OF FLORIDA LLC Pol Nbr WC51800001018	⊕

- CLICK on the link located below the policy information for claims processing information.

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Workers Compensation Coverage Verification

Back To Results

ABC COMMERCIAL INC

Insurance Coverage Provider	Policy Number	Coverage Date
NATIONAL FIRE INS CO OF HARTFORD	WC650311418	12/10/18

Click here for claim processing information (and register for mid-term cancellation notice).

Employer Locations

Filter

Showing 2 Employer(s)

Maintenx Dba
118 Cold Stream Cove Loop
Murrells Inlet, SC 29576-9143
Map

Maintenx International Services Management Inc
118 Cold Stream Cove Loop
Murrells Inlet, SC 29576-9143
Map

- 6. The following is the screen you should receive. Make sure the box is CHECKED to be notified of mid-term cancellations for this policy; then enter your email address; and then CLICK submit.



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

Policy Information	Carrier Claims Service Address	Employer Policy Issued to
WC650311418	National Fire Ins. Co of Hartford	MAINTENX INTERNATIONAL SERVICES MANAGEMENT INC
Effective Date: 07/15/2018	WC Carrier Code: 00127	PO BOX 21288
Cancellation Date: 00/00/0000	151 N. Franklin Street 15th Floor SE Chicago, IL 60606-1821	TAMPA , FL 33622
	407-919-4547	

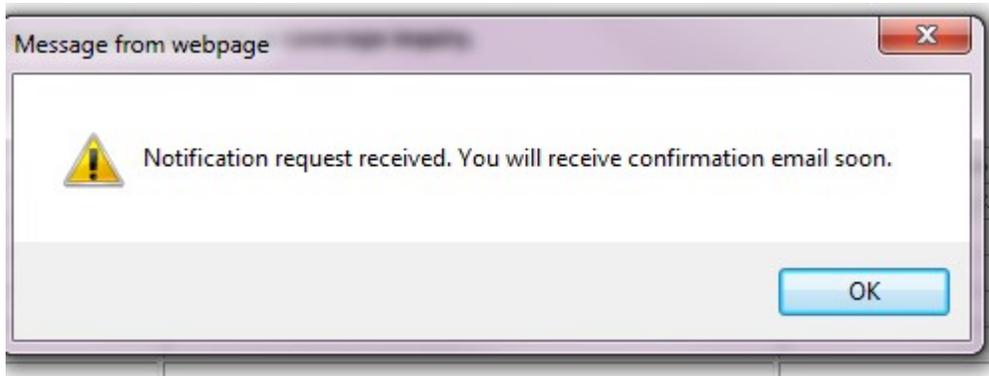
I would like to be notified of mid-term cancellations for this policy

Email Address:

Confirm Email Address:

Three red arrows point to the checkbox, the email address input field, and the submit button.

- 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 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.

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 midterm 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

PO Box 1715 1333 Main Street, Suite 500 Columbia, SC 29202-1715 803-737-5700

South Carolina
Workers' Compensation Commission

Email ID: bhartman@wcc.sc.gov

Submit Reset

User report for notification of mid-term cancellation

Employer	Policy Number	Effective Date	Cancellation Date	Carrier	Date Registered	Date Cancel Email Sent

The report results will be presented to the user.

PO Box 1715 1333 Main Street, Suite 500 Columbia, SC 29202-1715 803-737-5700

South Carolina
Workers' Compensation Commission

Email ID:

Submit Reset

User report for notification of mid-term cancellation

Employer	Policy Number	Effective Date	Cancellation Date	Carrier	Date Registered	Date Cancel Email Sent
MCMANUS WOOD SERVICE	WCS000827235	11-29-2010		43686 - Palmetto Timber Fund	09-18-2012	
CHINA CHILL	WCV6078128	10-14-2011		19968 - Accident Fund Insurance Co. of America	09-19-2012	
STROMAN ELECTRIC SERVICE INC	10020120006001	01-01-2012		35823 - SC Home Builders SIF	09-18-2012	
	UPEO733000001112	02-03-2012		22055 - Ullico Casualty Company	09-25-2012	

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.

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 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>