

## 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\*

\*Unless restricted by a state's insurance regulations.

### 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 (PA, DE)
- 9013 (HI)

### 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

#### Submitting New Business

Complete the online application in [MGA](https://mgalive.com)live, and upload the following supporting documents.

- 3 years currently valued loss runs
- X-MOD (if applicable)

#### 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
- Mid-term moves

CA License 0F00748

For additional information, visit [CAISlive.com](https://caislive.com).  
If you have questions, contact:

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