



**Bureau of Workers'  
Compensation**

30W. Spring St.  
Columbus, OH 43215-2256

Governor **John R. Kasich**  
Acting Administrator/CEO **Sarah D. Morrison**

www.bwc.ohio.gov  
1-800-644-6292

<< Date >>

Attn.: << Name >>

<< Name of Business and/or DBA >>

<< Address >>

<< City, State Zip Code >>

**Re: Confirmation of coverage for Policy No. << >>**

Dear Employer:

This letter confirms that << Employer Name >> has active workers' compensation coverage with BWC from << Date >>, to << Date >>. Coverage applies to the employer's Ohio employees for work-related claims occurring during this period.

Coverage extends to Ohio employees who incur claims while working temporarily outside of Ohio. We determine how long this out-of-state coverage applies on a case-by-case basis. It depends on factors indicating whether an employee's absence from Ohio continues to be temporary.

In some situations, we viewed coverage as applying to employees working outside of Ohio for a year or longer. In these cases, we believed sufficient connections to Ohio were present and circumstances showed their absence from the state was still temporary.

The above coverage does not apply to many employees of employers working outside the U.S. as contractors or subcontractors for the federal government. They usually must obtain coverage for work-related claims under the federal Defense Base Act. 42 U.S.C.A. §§1651-54. This federal coverage is exclusive and in place of all liability under the workers' compensation laws of any state (42 U.S.C.A. §1651(c)).

We recommend employers doing business outside Ohio to find out what coverage they may need to comply with the laws of other states. Log on to <https://www.ohiobwc.com/employer/services/OutOfStateJurisdiction.asp> to obtain a list of state and Canadian province regulators. It includes their Web address and phone numbers.

If you have any questions, please call John Best, underwriting consultant, at 614-752-4177.

Sincerely,

Sarah D. Morrison  
Acting Administrator/CEO