

## Community Association Payroll Workers' Compensation Program.



*CAIS offers the only national Workers' Compensation program dedicated to Community Associations with 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 most states
- Voluntary Compensation Endorsement included on all payroll accounts

### 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, 0888 (PA, DE)
- 9013 (HI)

### Submitting New Business

#### How do I obtain a payroll quote?

Email the following documents to [melanie@mgalive.com](mailto:melanie@mgalive.com)

- ACORD 130 FL (Florida)
- ACORD 130 (all other states)
- CAIS Supplemental Application
- 3 years currently valued loss runs
- X-MOD (if applicable)

## 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

### 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

For additional information, visit us online at [www.CAISlive.com](http://www.CAISlive.com). If you have questions, please contact:



### Melanie Bohanna

**HOA Workers' Compensation Program Underwriting Manager**

PH: (916) 235-7337

Toll Free: (888) 833-4158 x107

[melanie@mgalive.com](mailto:melanie@mgalive.com)