

Workers' Compensation Insurance Coverage Verification

The Bureau of Workers' Compensation provides a method to verify if an employer has a valid workers' compensation insurance policy.

Coverage can be verified by visiting the Division of Workers' Compensation home page:

<https://www.tn.gov/workforce/section/injuries-at-work>.

Select the "Coverage Verification" Link under "Available Resources".

Someone who holds a certificate of insurance coverage may not be notified when coverage is cancelled or non-renewed. Tennessee law provides, however, that "[a] principal contractor, intermediate contractor or subcontractor shall be liable for compensation to any employee injured while in the employ of any of the subcontractors...." (Tenn. Code Ann. § 50-6-113). As an insurance carrier may be liable for uninsured subcontractors, either by lapses or through fraudulent certificates, the contractor or employer next in line with valid coverage may be charged for an uncovered injury. For this reason, it is important to verify coverage by taking advantage of the coverage verification tool to minimize the risk of a significant unanticipated premium charge for situations arising from uninsured subcontractors.

Coverage Verification Services is easy to use. Follow the instructions on the website and contact the Bureau of Workers' Compensation at 800-332-2667 if you need assistance.