

2016

## NOTIFICATION OF EARLY CANCELLATION OF WORKERS' COMPENSATION COVERAGE – USER GUIDE



### Tennessee Bureau of Workers' Compensation

*Fulfilling the Promise of Workers' Compensation  
Today...and Tomorrow*

*The Coverage Verification information found on the Tennessee Bureau of Workers' Compensation's webpage has been expanded to allow users the ability to register to receive notification of policies that are canceled prematurely.*

**DISCLAIMER:** Please be advised that the Tennessee Bureau of Workers' Compensation provides the above information as "information only" and DOES NOT affirm the accuracy of the same. Verification of premature policy cancellation is the responsibility of the notification recipient.

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## Coverage Lookup and Notification of Early Cancellation of Policy

Tennessee Bureau of Workers' Compensation is proud to offer the public the ability to register and receive notification of policies that have been canceled prior to the termination date of the policy based on a search of the National Council on Compensation Insurance (NCCI) database via the Verification of Coverage link on the <http://www.tn.gov/workforce> website. This service was developed with assistance provided by the South Carolina Workers' Compensation Commission.

A contractor may employ the services of many subcontractors. Tenn. Code Ann. § 50-6-914 holds a contractor (i.e. general contractor, intermediate contractor or subcontractor) responsible for work-related injuries and deaths sustained by uninsured contractors and their employees while performing work on behalf of the contractor. Many contractors require their subcontractors to procure a policy of Workers' Compensation coverage to protect the contractor, the subcontractor and the subcontractor's employees. This imposes a significant burden upon the contractor to ensure that each Certificate of Insurance provided is current, correct and valid. This notification service provided by the Bureau, which will electronically generate a notification of cancellation of a subcontractor's coverage and transmit that data to all parties registered with this service, will greatly reduce that burden, improve the likelihood that all parties comply with the workers' compensation laws, provide a safety net of benefits to construction employees, and reduce incidents of fraud.

Parties likely to be interested in this service include residential and commercial general contractors, intermediate contractors, subcontractors, and their employees; Workers' Compensation insurance providers their agents and adjusters; property & casualty insurance agents; landscapers, other industries that use subcontractors; the Tennessee Uninsured Employer's Fund and the Tennessee Employee Misclassification Education and Enforcement Fund; other government agencies responsible for enforcement of insurance fraud laws; and the citizens of Tennessee whose tax dollars support law enforcement efforts and who pay higher premiums when costs of fraud are passed through to consumers.

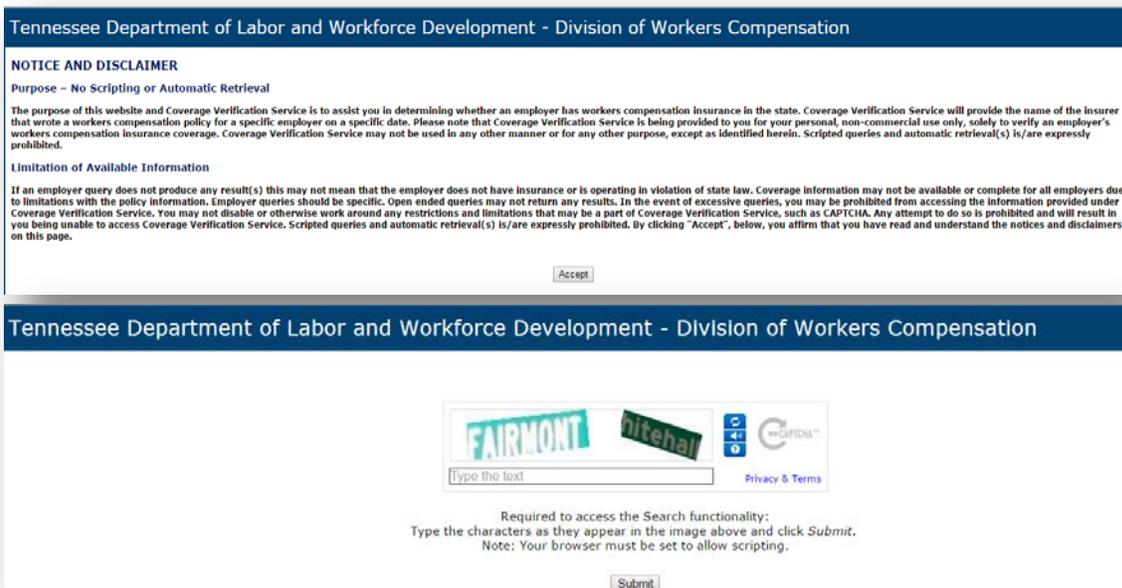
## Registration for Notification of Early Cancellation of Policy

To register an email address to receive notification of early cancellations of workers' compensation insurance policies, please follow the steps provided below.

1. From the Tennessee Bureau of Workers' Compensation's website, available at: [www.tn.gov/workforce/section/injuries-at-work](http://www.tn.gov/workforce/section/injuries-at-work), select "Coverage Verification" under Available Resources.



2. Acknowledge and affirm notification of disclaimers by clicking "Accept." Next enter the security code for access to NCCI's search and click "Submit."



3. Enter the search criteria for the Employer (contractor, intermediate contractor, or subcontractor) in question. You can enter a specific coverage date you want to verify or you can leave the date blank to default to the current date. Click "Search". Search results will display below.

If coverage information is available, the following screen will be presented. If more than one name is shown, click on the name of the employer you are researching and the hyperlink will take you to the policy information that corresponds with the date you entered in the previous step.

Policy Number	Primary Policy Name
Q23567892	ABC COMPANY INC.
87AT56T43	ABC COMPANY
823FTG523	ABC COMPANY LLC

- The next screen will list information for the policy in place for the date selected. If you would like to request of any early cancellations that might occur for the policy selected, click on the link provided.

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Tennessee Department of Labor and Workforce Development - Division of Workers Compensation

Employers' Workers' Compensation Insurance Coverage Verification

Select Coverage Date: 1/1/2016 Default = Today's Date

Employer Name: ABC COMPANY Contains Starts With

OR

Federal Employer Identification Number: [ ]

Search Reset

[Click here for Claim Processing Information and Cancellation Notification](#)

Worker's Compensation Insurance Coverage Provider:  
Policy Number:  
Coverage Date:

[Return to Policy Results](#)

Employer Name	Street Address	City	State	Zip
ABC COMPANY INC.	1000 NASHVILLEPIKE	NASHVILLE	TN	37217-3562

- Enter and confirm your email address.

TN Department of Labor & Workforce Development

**Bureau of Workers' Compensation**

Below is the result of your Tennessee Workers' Compensation insurance coverage inquiry

7AB53546FD	RED RIVER INS CO	ABC COMPANY INC
Effective Date: 12/1/2015	WC Carrier Code: 45618	100 Nashville Pike
Cancellation Date: 00/00/0000	200 West Road	NASHVILLE, TN 37217
	ERE, PA 145871	

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

Email Address : [ ]

Confirm Email Address : [ ]

Submit Reset

*For Additional Information, please contact  
TN Bureau of Workers' Compensation  
(615)532-2731 or WC.POC@TN.GOV*

**Disclaimer:** Pursuant Tenn. Code Ann. § 50-6-914, a general contractor is considered liable for workers' Compensation injuries/costs incurred by an uninsured sub-contractor. Please be advised that the Tennessee Bureau of Workers' Compensation 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.

Upon successful submission you will receive a notification that the request was received.

**i** Notification request received. You will receive confirmation email soon.

## Notification of Successful Registration

You will receive an email as confirmation of your successful registration.

*Example Email:*

**Subject:** Tennessee Bureau of Workers' Compensation- Registration for  
Notification of Early Policy Cancellation

**You have registered this email address to receive notification of early policy  
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 Tennessee Bureau of  
Workers' Compensation at [WC.POC@tn.gov](mailto:WC.POC@tn.gov)**

**Disclaimer:** Pursuant Tenn. Code Ann. § 50-6-914, a general contractor is  
considered liable for Workers' Compensation injuries/costs incurred by an  
uninsured sub-contractor. Please be advised that the Tennessee Bureau of  
Workers' Compensation provides the above information as "information only"  
and DOES NOT affirm the accuracy of the same.

Verification of premature policy cancellation is the responsibility of the  
notification recipient

If you do not receive a confirmation within a few minutes check your junk e mail  
and/or spam email box. If the email is found there, you should follow your  
service providers' directions for saving this service as a trusted sender.

If you don't receive an email at all, you may have entered an incorrect email  
address. Please try again or contact [WC.POC@tn.gov](mailto:WC.POC@tn.gov)

**Please Note:** Once the initial notification of cancellation email is sent to the  
requestor, the registration for notification is deactivated. If you wish to follow the  
new policy, if one exists, it will be necessary to register the new policy.

## Notification of Early Policy Cancellation

If an early policy cancellation is received an automated email will be sent to the registered email address.

*Example Email:*

**Subject:** Tennessee Bureau of Workers' Compensation - Notification of Early Policy Cancellation

This is a notification from the Tennessee Bureau of Workers' Compensation 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 premature policy cancellation 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 Tenn. Code Ann. § 50-6-914, a general contractor is considered liable for workers' compensation injuries/costs incurred by an uninsured sub-contractor.

The Tennessee Bureau of Workers' Compensation provides the above information as "information only" and DOES NOT affirm the accuracy of the same. Verification of premature policy cancellation is the responsibility of the notification recipient.

## FAQ's

### **What happens if I change my email address?**

The notification of early cancellation will be sent only to the email address you registered. If your email address changes it will be necessary to re-register with the new email address.

### **Can I track more than one policy at the same time?**

Yes, but you must register for each policy you would like to track.

### **What happens if there a early cancellation of a policy?**

Once you receive an email notifying you that the policy you were tracking has been canceled Early, the registration for notification for that policy expires. If you wish to track the new policy you will need register for the new policy.

### **Who do I contact if I have trouble registering?**

Please direct any questions or problems to the WC Claims Unit of the Bureau of Workers' Compensation by calling 615.532.2731 or via email at [WC.POC@tn.gov](mailto:WC.POC@tn.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?**

Either:

- The information does not match an existing employer,
- There is no policy for that employer, or
- The Tennessee Bureau of Workers' Compensation has not received information about that policy.

### **I think a policy was canceled and I did not receive an email?**

Several reasons could cause this to happen.

1. Your email that you registered with was incorrect.
2. You never registered for tracking that specific policy.
3. The cancellation transaction hasn't been processed by the TN Bureau of Workers' Compensation yet.

### **Is the Tennessee Bureau of Workers' Compensation certain that the information provided through the notification system is correct?**

**No** - Please be advised that the Tennessee Bureau of Workers' Compensation provides the above information as "information only" and DOES NOT affirm the accuracy of this information. Verification of any early policy cancellation is the responsibility of the notification recipient.