

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)

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)

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
- Mid-term moves

CA License 0F00748

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

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