

Washington USL&H Assigned Risk Plan ELIGIBILITY REQUIREMENTS

An Applicant or Insured must meet all of the following conditions to be considered eligible for insurance coverage under WARP:

- a. Upon application must have, during the prior sixty (60) days and in good faith, been unable to purchase USL&H coverage from Authorized Insurers writing such coverage and must not have refused any available and Reasonable Offer of Coverage.
- b. Must complete and submit to the Servicing Carrier an application on the form and in the manner prescribed by WARP.
- c. Must provide all information and documentation requested on the application as well as any additional information that may, as determined by WARP or the Servicing Carrier, be needed to enable a full evaluation of any risk for which coverage is requested.
- d. Must disclose, whether requested or not, all material information relevant to the Applicant or Insured's eligibility for coverage under WARP.
- e. Must be a Washington Employer as evidenced by a Uniform Business Identification (UBI) number assigned to the Employer by the state of Washington and registration with the state of Washington Department of Revenue (DOR).
- f. Must be seeking coverage for Washington based employees
 - i. working in the state of Washington, or
 - ii. temporarily working out-of-state.
- g. Must be unable to purchase USL&H coverage from Authorized Insurers or from assigned risk plans in other states for any work performed in those other states.
- h. Must not be seeking coverage through WARP solely for purposes of obtaining Maritime Employers' Liability coverage.
- i. Must not be a Self-Insured Employer who knows of or is aware of pending bankruptcy proceedings, insolvency, pending claims, cessation of operations, or conditions that may result in occupational disease or cumulative-injury claims from exposure incurred while the Employer was Self-Insured. Exception: Such ineligible Employers may become eligible 60 days after applying for coverage and meeting all other eligibility requirements.
- j. Must be current with all WARP premium obligations unless subject to a Bona Fide dispute. Premium obligations include any premiums due for any WARP policy issued to Applicant or any entity that is or was owned in any part by Applicant or any owner of Applicant. For purposes of eligibility, premiums outstanding and payable under a promissory note or similar payment method or agreement are not considered current.
- k. Must be compliant with all reasonable health, safety, premium audit, or loss prevention requirements.
- l. Must allow WARP, the Servicing Carrier and their representatives reasonable access to operations and records for audit or inspection.

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- m. Must not directly or through its Broker or other representative fail to comply with WARP procedures, or make a material misrepresentation on the application or other documentation provided to the Servicing Carrier by express statement, omission or otherwise, including, but not limited to, the following:
 - i. Estimated payroll.
 - ii. Nature of operations and business activities.
 - iii. Offers of Workers Compensation or USL&H insurance.
 - iv. Name of business.
 - v. Management or ownership of business.
 - vi. Insurance history.
 - vii. Historical payroll and losses.
 - viii. An outstanding Workers Compensation Insurance premium obligation or other monetary policy obligation of the Employer.
 - ix. Noncompliance with any applicable state licensing or registration requirements.
 - x. Noncompliance with any reasonable health, safety, premium audit, or loss prevention requirements.
- n. Must comply with all obligations set forth in any WARP policy issued to the Applicant.
- o. Must provide a deposit premium as required by the Servicing Carrier.
- p. Must be requesting an Effective Date of coverage not more than 60 calendar days from the date the application is received by the Servicing Carrier.
- q. Must not be requesting an Effective Date prior to the date of expiration or cancellation of existing coverage.
- r. Must certify in the application that the Applicant represents that the information provided in the application, which includes additional required application materials, is true. The Applicant must acknowledge that the Servicing Carrier will have relied upon the application in issuing any policy and that the application will become a part of such policy, if issued. The Applicant must further acknowledge that the policy will be issued in reliance of the truth of such representations which are agreed to be material to the Servicing Carrier's decision to issue the policy and in the calculation of the premium.
- s. Must expressly authorize in the application that the Washington USL&H Assigned Risk Plan and the Servicing Carrier may access Applicant's records and reports on file with the Department of Revenue (DOR), Employment Security Department (ESD) and with the Department of Labor and Industries (L&I) for the state of Washington and exchange information with the DOR, ESD and L&I for the purpose of verifying information related to the application or any resultant policy or Renewal policy issued to the Applicant. Further, applicant must also agree to sign, upon request, any form required by DOR, ESD and L&I for release of such applicant information.
- t. Must insure all Washington state USL&H operations on one policy to be eligible for coverage under WARP.
- u. If previously insured in another market or Self-Insured at any time during the prior four years, must provide historical payroll and claim data as part of the application process if the Servicing Carrier can reasonably project that the Applicant would be subject to Experience Rating under WARP rules.