Verifying subcontractor workers' comp coverage.

Why their workers' comp is your business, and how to quickly verify that they have coverage.

LWCC
LOUISIANA LOYAL

A certificate of insurance (COI) proves coverage existed the day it was printed, not the day someone gets hurt. Policies get cancelled mid term. If an uninsured subcontractor's worker is injured on your job site, the claim can become your responsibility and that payroll could be added to your premium audit. Verifying coverage is free, public, and can be done quickly and easily.

How to Verify Coverage

1. **Scan the QR code and accept the terms of use.**

2. **Search the subcontractor.**
   Enter the business name or FEIN. The coverage date defaults to today, or set to the date you need to confirm. Spelling matters, so use the legal business name.

3. **Open the matching result.**
   Click the subcontractor's name to see the carrier, policy number, and covered locations for the date you searched.

TIP: Click "Track" to receive notifications on policy changes

Once you register your email, you get a notice if that policy is cancelled or reinstated during the policy period. It names the subcontractor you searched, the policy number, and the effective date of the change. This is how you catch a lapse before an injury does.

Why It Matters

Louisiana law can make you the employer.

Under the state's statutory law, a business that contracts out work that is part of its trade, business or occupation and is considered manual labor can be responsible for compensation benefits owed to the subcontractor's injured worker, as if the worker is on your payroll.

Uninsured subcontractors show up at audit.

When a subcontractor cannot show coverage for the work period, those wages or payroll can be treated as your payroll at premium audit. You pay for the exposure if insurance is not in place.

A certificate of insurance (COI) is a snapshot.

Coverage can end the week after the paperwork is issued, and nothing on that paper changes. Long jobs and repeat crews are where gaps hide.

TIP: Verify coverage before the first day of work.