

City of Toledo requires the Certificate of the Ohio Bureau of Workers' Compensation from every Ohio based business with every contract.

The **Ohio Bureau of Workers' Compensation (OBWC or BWC)** provides workers' compensation insurance coverage for employers and employees in the State of Ohio through a \$22 billion fund. Since its founding in 1912, BWC has provided medical and compensation benefits for work-related injuries, diseases and deaths. BWC provides insurance to about two-thirds of Ohio's work force.

www.bwc.ohio.gov

Initial coverage

1Q. Do I need to have a workers' compensation policy?

1A. If you have any employees, you must have an active workers' compensation policy to insure coverage for those employees against a workplace injury. ORC 4123.01 details the requirements for workers compensation coverage for Ohio employers.

2Q. What if I own my own business, do I still need coverage?

2A. Owners of sole proprietorships, partners in a partnership and individuals incorporated as a corporation (with no employees) are not considered employees and have the option whether or not to cover themselves.

3Q. What are the pros and cons of sole proprietors, partners, individuals incorporated as a corporation (with no employees) or family farm corporate officers electing to cover themselves?

3A. The benefit of elective supplemental coverage is that sole proprietors, partners, individuals incorporated as a corporation (with no employees) or family farm corporate officers can report a work injury against their policy and upon BWC approval of the claim, medical bills and lost time wages can be paid. The liability of elective coverage is that sole proprietors, partners, individuals incorporated as a corporation (with no employees) or family farm corporate officers must report their wages to BWC and pay the appropriate premiums on their net income.
Minimum/Maximum payroll reporting requirements

4Q. If I incorporate my business will I have to get workers' compensation coverage?

4A. All employees including corporate officers, except for individuals incorporated as a corporation with no employees or family farm corporate officers, are considered employees and must have an active workers' compensation policy covering them.

5Q. How do I apply for workers' compensation coverage?

5A. The Application for Ohio Workers Compensation Coverage U-3 is available to complete and submit online or it can be printed and mailed in to BWC. A \$10 deposit is required.

Click here to access the online
U-3 Ohio Workers Compensation Coverage application

6Q. What benefits are provided by workers' compensation coverage?

6A. After a claim for a work injury is allowed, the policy will cover payment of medical bills, compensation for lost wages, permanent disability and settlements. To learn more about additional benefits that may be available to injured workers, click below.

[Types of Compensation available to Injured Workers](#)

7Q. What can I do to have my coverage reinstated if it lapses?

7A. The employer can either pay the estimated bill with penalties or submit the payroll report and pay the actual premium due. When payment is received, coverage will be reinstated. Reinstated coverage is not retroactive but goes into effective the date payment is received.

8Q. If I pay premium for the period of time I first had employees up to the date I took out coverage, will that make my coverage retroactive back to that date?

8A. No. But if an injury occurred prior to an employer taking out coverage, the employer can request that the premium due for the prior to coverage period be applied to the costs of the claim.

9Q. Why do I have to pay premiums for this period if coverage is not retroactive for this period?

9A. ORC 4123-01 states that an employer must have workers' compensation coverage when there are employees working for the business. ORC 4123.37 and OAC 4123-14-02 outline the procedures for collecting premiums for coverage when an employer is non-compliant.

10Q. Do I have to cover an employee if he only works a short time?

10A. Yes. All employees must be covered.

11Q. Can volunteers be covered?

11A. Coverage is not available for individuals who volunteer for private employers including non-profit organizations. However, public employers such as villages, townships etc., are required to obtain coverage for volunteers who provide emergency services. Click below for more information on coverage for volunteers.

[Volunteers Performing Emergency Service Duties](#)

[Volunteers Performing Non-Emergency Duties](#)

12Q. Why do I keep receiving paperwork when I'm no longer in business?

12A. When an employer stops doing business in Ohio, they must notify BWC in writing to cancel their workers compensation coverage. If this is not done BWC will continue to estimate premiums, assess penalties and send invoices.

[Click here for additional information on Canceling Coverage](#)

13Q. Can I establish coverage online and obtain a certificate of coverage?

13A. Yes, you can establish coverage by completing your application online. You can obtain a certificate of premium payment and it can be downloaded and printed if the entire premium payment is made online using Quick Pay.

[Click here to access the online U-3 Ohio Workers Compensation Coverage](#)

Application

Or you can fax your application if you are paying by credit card and BWC can establish your coverage the same day your application is received. Certificates can be faxed upon request. Same day coverage can also be obtained by personally applying at one of BWC's customer service offices.

14Q. How can I get the address for my business/company changed?

14A. Employers can now update their name and address online.

Click [here](#) to Update Employer Demographics.

15Q. Can employers cancel coverage online?

15A. Yes. If an employer wishes to cancel their entire policy they can do so by accessing their Coverage History through the Employer Policy menu. Once viewing the coverage history the employer is given the option to request cancellation of the policy. Elective coverage can be added or canceled through Elective coverage.

16Q. I can't find a word for my industry in the keyword search field; what am I doing wrong?

16A. The keyword must be in the selected category (e.g., manufacturing, service, agriculture) Try another category.

17Q. Why can't I change my manual classification after I click on submit?

17A. Once you select a classification and the rates are displayed, you cannot change or select another classification.

18Q. What happens when I acquire or purchase an existing business?

18A. First, you are responsible for notifying BWC of the succession by completing and submitting Notification of Acquisition/Merger or Purchase/Sale (U-118). For successions taking place on or after Sept. 1, 2006, BWC transfers any and all existing and future liabilities or credits of the former (predecessor) employer as well as the experience rating when a new employer (successor) wholly succeeds another employer in the operation of a business. If the new employer acquires only a portion of the business, BWC only transfers that portion of the former employer's experience to the new employer. A BWC auditor inspects the former employer's payroll records to allocate payroll to be transferred. In addition, the auditor verifies the payroll and claims to be transferred to the successor for rate calculations.