

WARNING NOTICE:

REGARDING WORKERS' COMPENSATION BENEFITS PAYABLE OUTSIDE OF MINNESOTA

Workers' compensation insurance policies issued by the Minnesota Workers' Compensation Assigned Risk Plan **DO NOT** provide coverage for workers' compensation benefits to injured employees which you are obligated to provide under the workers' compensation laws of any other state.

This policy only covers lawful claims for workers' compensation benefits allowed under Minnesota law. This policy **DOES NOT** provide coverage for your workers' compensation liability to injured employees that work outside of Minnesota, and who are not entitled to receive benefits under Minnesota's workers' compensation law.

This policy also **DOES NOT** cover your workers' compensation liability under another state's workers' compensation law if your injured employee elects to receive benefits under that other state's workers' compensation law in lieu of receiving workers' compensation benefits payable under Minnesota law.

This policy **DOES** provide coverage under Minnesota's workers' compensation law for benefits to your injured employees who regularly perform their primary duties of employment within Minnesota but who are injured outside of this state, as required by Minn. Stat. §176.041, subd. 2-4 (2009).

Coverage for out of state employees can be complicated. If you do business outside Minnesota, employ persons that perform work outside Minnesota or have any question regarding what benefits are provided to your employees by Minnesota's workers' compensation law, you should consult your insurance agent or other knowledgeable professionals regarding your obligations in this area.