

5 simple steps to quote and bind coverage

1

ACORD App

Send Acord application or declaration pages to **submissions@coverisk.com**. We quickly provide a quote indication, before final underwriting. This will show your client the pricing in order to determine their interest in the program.

2

Loss Runs or No Loss Letter to Cove Risk

If there is an interest, the next step would be 5 years of currently valued loss runs or a no loss letter for accounts under \$5,000 in premium in our MA Retail and NH Retail programs.

3

Potential Pre-Inspection

A pre-inspection survey may be required based on pre-determined class codes and exposures.

4

Provide Financials

Prior to binding, MA State regulations require the insureds financial information — the first 5 pages of client tax return is often sufficient.

5

Final Approvals

Cove Risk provides “approval to bind” email, with clearly marked documents for completion and return.

Agent provides signed documents and choice of premium payment option.

Indemnity agreement and self-insured group requirements should be reviewed with client.

READY TO PARTNER WITH US?

- We provide expert workers' compensation knowledge and prompt service
- Safety and savings brings peace of mind to you and your clients
- Superior claims management reduces claim and premium impacts
- Flexible payment programs available to suit all client needs, including Pay-As-You-Go
- With 99% policy retention, we help to maintain client satisfaction

Call us: 800-790-8877 / Email us: wccoverage@coverisk.com