

**ENDORSEMENT: Other State Endorsement**

**LIMITED COVERAGE ENDORSEMENT FOR OTHER STATE BENEFITS**

**Conditions Applying to This Coverage:** This endorsement is part of the above policy and is subject to the terms and provisions of that policy. Nothing in this endorsement changes or eliminates your obligation under the policy. Pinnacol Assurance is not licensed as an insurer in any state other than Colorado. As such, Pinnacol Assurance will not pay benefits to injured workers for claims filed in other states. However, Pinnacol Assurance will indemnify you for benefits that you have paid under the following conditions:

1. The employee claiming benefits was hired in Colorado and was at the time of the injury principally employed in Colorado;
2. At the time of injury you did not have workers' compensation insurance coverage in the state where the claim was filed;
3. At the time of injury, the employee claiming benefits was temporarily working outside of Colorado;

**Coverage for Workers' Compensation in Other States:** Pinnacol Assurance will reimburse an amount equal to the workers' compensation benefits that are required if the employer and the employee were subject to the workers' compensation laws of any other states, when such benefits are awarded as the result of a claim. If the employee is awarded benefits under more than one state, Pinnacol Assurance will reimburse an amount no greater than the benefit due under the single state awarding the highest total benefits.

Pinnacol Assurance will reimburse only the amount which would be awarded when the employer and employee fully comply with the laws of the applicable state.

By agreeing to pay these benefits, Pinnacol Assurance does not agree to be bound by the laws of any other state and denies the jurisdiction of any other state.

**Limitation to Single Recovery:** This endorsement will not pay benefits related to any injury or disease for which payment has been or will be made under any other policy, or related to any work places for which you have other workers' compensation insurance, or for which you are qualified self-insured.

**Exclusions:** This endorsement will not pay workers' compensation benefits awarded in the states listed: North Dakota, Ohio, Washington and Wyoming, states designated in item 3A of the Information Page and: No Other.

**IMPORTANT NOTICES**

If you hire any employee outside of Colorado or begin operations in any other state, you should do whatever may be required under that state's law, as this endorsement does not satisfy the requirements of that state's workers' compensation law.

Without adequate workers' compensation insurance in other states, you may incur fines and penalties if you do not comply with requirements of the workers' compensation laws in other states. This endorsement does not cover these fines and penalties.

Effective Date: February 26, 2020

Pinnacol Assurance has issued this endorsement February 25, 2020.