



## Eligibility Requirements

**Key Workers' Comp** is only available through NSM Insurance Group, a national leader in the development, marketing, and underwriting of industry-specific insurance programs.

### Each Submission Must Include:

- You must be an appointed agent of NSM Insurance Group. (Coverage will NOT be bound without a signed and completed Agency Marketing Agreement.)
- Hard copy carrier loss runs (valued within 90 days of effective date)

### Payment Terms

- Annual Pay
- Direct Bill Payment Plans
- Premium Financing: All premium finance arrangements are to be made through NSM Insurance Group. No premium financing by broker is permissible. A signed agreement and deposit must be received prior to effective date.

### Claims

Claims kits are provided to the insured upon policy issuance. First report of injury is reported toll free by the insured to the carrier. Claim kits will be sent directly from the carrier. The toll free claims reporting numbers will be provided upon quoting.

### Marketing

NSM Insurance Group retains the exclusive right to market this program. Permission and approval must be received by NSM Insurance Group before any local agent or broker may actively market this program in their area. Marketing includes direct mail, print advertising, brochures, fliers, e-commerce, etc.