

Department of Consumer & Business Services

Oregon Insurance Division – 5

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**SUPPLEMENTAL STANDARDS FOR ALTERNATIVE
WORKERS' COMPENSATION ACCIDENT AND DISABILITY
Individual Policies Only**

The following are additional requirements for accidental death or disability when filed as an alternative to workers' compensation coverage that need to be attached to the product standards for accidental death and dismemberment or disability. Check each item to confirm diligent consideration has been given to each item, and sign the Certification Form.

Type of filing:

- Accidental death and dismemberment (attach to form 3631)
 Disability (attach to form 2447-I)

Instructions: This form must be completed if filing forms intended for independent contractors that are not subject employers under Oregon's workers' compensation law. This coverage cannot be filed under a group plan and comply with Oregon's workers' compensation law. Complete the following for an individual policy filing.

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_____ The eligible class identified in the policy meets the requirements of ORS 656.027(5), (15) and 670.600, and does not violate ORS 656.029. The policy must be specific as to the following:

- a. The driver must have an ownership or leasehold interest in equipment.
- b. Coverage for co-drivers must be for contracted co-drivers only. Both the driver and co-driver must be individually or jointly contracted.
- c. There cannot be provisions that imply coverage of an employee or co-driver not individually or jointly contracted.
- d. Contractors must fit the definition found in ORS 670.600(5), which defines payment for labor or services to be paid upon completion of specific portions of a project or on the basis of an annual or periodic retainer.