

2019 Renewal Deadline of Workers' Compensation Insurance Policy Approaching

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As informed on our **June 26, 2018 Alert**, Puerto Rico Act No. 45 of April 18, 1935, known as the Puerto Rico Workers' Accident Compensation Act, establishes a compulsory insurance system for all employers that covers their employees' work-related accidents or illnesses.

This year's deadline for the renewal is soon approaching. In order to obtain worker's compensation coverage for the upcoming policy year, employers are required to file the payroll statement along with partial or full annual premium payment **no later than Monday, July 22, 2019**.

Important things to keep in mind:

- By now, you must have received the notification renewal letter from the SIF, which includes the Payroll Statement form that must be filed to renew the policy. If you have not received it or if you need to obtain a duplicate of the form please let us know.
- Failure to file the SIF payroll statement and pay the corresponding premiums in a timely manner will result in a lapse in coverage and non-insured status.
- Employees who work from home must also be identified in the payroll statement in order to be covered by the SIF policy.
- Employers must ensure that all their contractors renew their own workers' compensation insurance policy with the SIF, since an insured employer is subsidiarily liable for work-related injuries sustained by the workers of an uninsured contractor.

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