

Where to Find Workers' Compensation Insurance Coverage?

Contact an insurance agent. You can also contact the following insurance agent associations:

Florida Association of Insurance Agents at 850-893-4155
www.faia.com

Professional Insurance Agents of Florida at 850-893-8245
www.piafl.org

Latin American Association of Insurance Agencies at 305-477-1442
www.laaia.com

If you cannot obtain coverage through the standard workers' compensation market, you may contact the Florida Workers' Compensation Joint Underwriting Association (FWCJUA) at 941-378-7400 or visit their website at www.fwcjua.com. The workers' compensation rates in the FWCJUA will be higher than the rates in the standard market.

You may also consider entering into an employee leasing arrangement with a professional employer organization that has secured workers' compensation coverage on behalf of its clients.

How to Obtain a Construction Industry Exemption Application?

You can apply for an exemption electronically through the Division's Notice of Election to be Exempt online application system at www.myfloridacfo.com/division/wc/.

For additional information about workers' compensation coverage and the location of the district offices nearest to you to obtain an exemption application, please call 1-850-413-1609.

Construction Industry Exemption Eligibility Information

You must be an officer of a Florida corporation or a member of a Florida limited liability company (LLC).

Exemption holders are not eligible to recover workers' compensation benefits if injured on the job.

Applicant must own 10% of the corporation or LLC.

Corporation or LLC must be registered with the Florida Department of State, Division of Corporations.

Applicant must be listed as an officer of the corporation on the Division of Corporations website.

Applicant must list all certified or registered licenses pursuant to Chapter 489, Florida Statutes.

Only three exemptions permitted per company (corporation or LLC) group of affiliated companies.

****Out-of-state contractors that are corporations or limited liability companies can qualify as foreign corporations or foreign limited liability companies by filing specific form and documentation with the Florida Division of Corporations. For more information regarding the foreign qualification requirements, call (850) 245-6051 for LLC's or (850) 245-6052 for corporations. The forms can be accessed at www.sunbiz.org.**

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