

INFORMATION ON WORKERS' COMPENSATION COVERAGE

WHO NEEDS FLORIDA WORKERS' COMPENSATION COVERAGE?

- If you are in an industry, other than construction, and have four (4) or more employees, full-time or part-time, you are required to carry workers' compensation coverage (an exempted corporate officer does not count as an employee).
- If you are in the construction industry, and have one (1) or more employees (including yourself), you are required to carry workers' compensation coverage (an exempted corporate officer or member of a limited liability company does not count as an employee).
- If you are a state or local government, you are required to carry workers' compensation coverage.
- If you are a farmer, and have more than five (5) regular employees and/or twelve (12) or more other workers for seasonal agricultural labor lasting thirty (30) days or more, you are required to carry workers' compensation coverage. (*Florida Statutes, Section 440.02(17)*)

If you have additional questions, please contact the Customer Service Unit at (850) 413-1601.

Employer Notice Requirements For Workers' Compensation

Employers who carry workers' compensation coverage: Obtain information sticker from insurance carrier and affix it to the "WORKERS' COMP WORKS FOR YOU" posting on your CPC All-on-One poster.

Employers who do not carry workers' compensation coverage:

An employer who employs fewer than four employees, who is permitted by law to elect not to secure payment of compensation under this chapter, and who elects not to do so shall post clear written notice in a conspicuous location at each worksite directed to all employees and other persons performing services at the worksite of their lack of entitlement to benefits under this chapter. (*Florida Statutes, Section 440.055*)