

Reminder About State Regulations Related to Contractor Work in Florida

In the wake of Hurricane Irma, many contractors will be heading to Florida to aid in the rebuilding effort, including some of our policyholders. Frankenmuth Insurance would like to remind you of Florida rules and regulations related to contract work in the state of Florida:

- All policies related to contract work in Florida must have Florida listed under 3A with some payroll, however “no specific location” can be used.
- The policyholder should have a copy of the declaration page in all their contractors’ trucks.
- Florida will not accept the “all other states” endorsement when a policyholder is in the state for more than 10 days consecutively or a total of more than 25 days in a calendar year.
- If Florida is listed on a policy and the audit is not complied with, there will be a noncompliance audit charge.

Contractors who do not follow the above procedures could get fined by the WC bureau, and the first offense is \$2,500.

Our hearts go out to the victims of Hurricane Irma, and we are proud that our policyholders will play key roles in helping those victims rebuild their lives. Let’s work together to protect our policyholders and ensure that all state regulations are followed.