



**Sun West Recovery Inc.**  
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**Sun West Recovery Inc. is exempt from having Workers' Compensation Coverage as we do not meet the required number of employees as stated below in #2 of Chapter 440, F.S.**



**Sun West Recovery has obtained an Accident Protection Policy to protect our employees from Ace American Insurance Company. Please see attached.**

#### **Workers' Compensation Coverage Requirements For Employers**

**Chapter 440, F.S.,** establishes workers' compensation coverage requirements for employers.

**Construction Industry:** An employer in the construction industry who employs one or more part or full-time employees must obtain workers' compensation coverage. Sole proprietors, partners, and corporate officers are considered employees. In the construction industry **only**, members of a limited liability company are considered corporate officers. Corporate officers may elect to exempt themselves from the coverage requirements of **Chapter 440, F.S.**

A construction industry contractor, who sub-contracts all or part of their work, must obtain proof of workers' compensation coverage or a Certificate of Election to be Exempt from all sub-contractors, prior to work being done. If the sub-contractor is not covered or exempt, for purposes of workers' compensation coverage, the sub-contractor's employees shall become the employees of the contractor. The contractor will be responsible to pay any workers' compensation benefits to the sub-contractor and its employees.

**Non-Construction Industry:** An employer in the non-construction industry, who employs four or more part or full-time employees, must obtain workers' compensation coverage. Corporate officers are considered employees, unless they elect to exempt themselves from the coverage requirements of Chapter 440, F.S. Sole proprietors and partners in the non-construction industry are not considered to be employees unless they elect to be employees. The **Notice of Election of Coverage** , form DWC 251, must be submitted to the Division. Once approved the individual is considered an employee until a **Revocation of Election of Coverage** , form DWC 251-R is filed with, and accepted by the Division