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**ATTENTION CONTRACTORS:  
HOW TO CHECK THE WORKERS'  
COMPENSATION STATUS OF YOUR  
SUBCONTRACTORS**

Florida's workers' compensation law makes contractors liable for paying workers' comp on any subcontractors they hire, **unless** the subcontractor:

- has his own workers' comp policy, which is not expired; OR
- has a valid exemption from workers' comp.

If you use subs, it is your responsibility to verify that the sub has either (1) purchased workers' comp (proven by getting a copy of their Certificate of Insurance or "COI") or (2) has an exemption (proven by getting a copy of their exemption certificate). **If you do not get either a valid workers' comp policy or a valid exemption for each of your subs, your insurance carrier will charge you premium for the sub and all of his employees.**

Getting the correct workers' compensation information from each of your subs is vital. However, you cannot simply trust that the sub's COI or exemption is still valid. To avoid paying premiums on your subs, you need to check their policies or exemptions.

**How to Verify a Sub's Insurance Policy:**

Insurance policies expire every year, and they are frequently canceled mid-year when the sub does not make payments. Just because a sub shows you a COI at the time you hire him does not mean that the COI is going to stay current and valid throughout your construction project. The best way to protect yourself is to continually check on your sub's insurance policy each month to make sure the policy is still valid.

There are a couple of ways to do this:

- You can call the sub's workers' comp insurance company each month to verify the policy is still current. (The company's name will be listed on the sub's COI.)
- You can use the state's Construction Policy Tracking Database. You simply enter in all of your subs into this database, and the system will send you an email if one of their policies is cancelled or expires. You can find this database on the web at [www.fldfs.com/wc](http://www.fldfs.com/wc) and click on Databases on the left-hand side of the screen. Then, click on Construction Policy Tracking Database. You can then enter all your subs and their federal ID numbers to track their policies. If any of your subs loses their insurance, you will be notified by email immediately and will be able to stop using that sub until he gets another workers' comp policy.

**How to Verify a Sub's Exemption:**

Construction exemptions from workers' comp must be renewed every 2 years, and are only valid for the company listed on the exemption. Just because someone has a valid exemption today does not mean that exemption will still be valid next month or 3 months from now. To check a sub's exemption, you can log on to the Division of Workers' Compensation's compliance database. It lists everyone with a current and valid exemption on file with the state. Go to [www.fldfs.com/wc](http://www.fldfs.com/wc) and click on Databases on the left-hand side of the screen. Then click on "Proof of Coverage Database." You can search for exemption holders a number of ways, including employer name, federal ID number, and exemption holder's name or social security number. If you do not have access to a computer, you can call the Division of Workers' Compensation's Bureau of Compliance at

850-488-2333 to get the same information. Either way, you will be able to find out if the sub has a valid exemption and when the exemption expires.

**Please remember, exemptions only apply to one person: the person named on the exemption card; they do not extend to any employees of that person.** An exempt sub who comes on your job site with employees or other workers means you will pay premium on those employees.

If you find out that an exempt sub on your job site has employees, insist immediately that the sub and his employees not return to your job site until the sub has purchased workers' comp insurance for his employees. (The sub himself can remain exempt.) Otherwise, your insurance carrier will assess you for the value of the sub's employees' payroll and add it to your workers' comp bill at the end of the policy period.

### **ATTENTION ELECTRICAL CONTRACTORS: 2006 LICENSE RENEWAL**

Every two years licensed electrical contractors are required to complete 14 hours of Electrical Contractors' Licensing Board-approved continuing education in order to renew their license. The requirements are as follows:

- 7 hours of technical education
- 1 hour workers' compensation education
- 1 hour workplace safety education
- 1 hour business practices
- 1 hour advanced building code module
- 2 hours false alarm prevention (only for Alarm Contractors and Electrical Contractors who perform Alarm work)
- 1-3 remaining hours can be general

#### **Five Important Facts About Your License**

1. Make sure the board has approved the course and that both the provider and the course are not expired.
2. Courses can only be taken one time during any renewal cycle. Duplicate courses will not be credited toward your requirements.

3. All licensees are required to take the 4-hour Building Code Core Course within 2 years of being issued their license. This is a one-time requirement.
4. You are not required to complete any continuing education during this cycle if you received your first license from the board after September 1, 2005.
5. If your first license was received between September 1, 2004 and August 31, 2005, you must complete 7 hours of continuing education for this renewal cycle.

### **MANDATORY ELECTRONIC FINGERPRINTING FOR REAL ESTATE PROFESSIONALS AS OF JULY 1<sup>ST</sup>**

Beginning July 1, 2006, all Real Estate Sales Associates (SL), Brokers (BK) applicants, Appraisers (RH), and Appraiser Instructor (GA) applicants are required by Chapter 475, Florida Statutes, to submit to electronic fingerprinting. The fee for electronic fingerprinting is \$61. There are many convenient sites throughout the state to get fingerprinted and the scanning process takes approximately 5-10 minutes.

For information on the 15 fingerprinting locations across Florida, visit the Department of Business and Professional Regulation's (DBPR) vendor at [www.promissor.com](http://www.promissor.com) and select "Fingerprinting Services," or contact the Promissor reservation center at 1-877-238-8232. Remember to bring two forms of identification on the day of fingerprinting. Note: the identification you present must bear your name exactly how you listed it when you made your reservation.

If you are applying for SL or BK and RH or GA, you must make two separate reservations and have two sets of electronic fingerprints submitted for processing. Florida Statutes prohibits the sharing of fingerprint results between two different licensing entities.

For more details call FUBA at 800-262-4483 or visit DBPR's FAQ document at the website below: [www.myflorida.com/dbpr/dbpr/electronic\\_fingerprinting/faq.pdf](http://www.myflorida.com/dbpr/dbpr/electronic_fingerprinting/faq.pdf).