

WORKERS' COMPENSATION

INELIGIBLE OPERATIONS

- Risks with less than 1 full-time employee.
- Contractors in business less than 3 years.
- Risks with lapsed or gaps in Workers' Compensation coverage (in business without employees or hiring for the first time is okay)
- Subcontracting more than 30% of work.
- Subcontracting without getting certificates of insurance from subcontractors
- Employees participate in employer sponsored athletic events
- Leasing of employees from or to other employers
- Bankruptcies in the past 5 years
- Work with hazardous waste
- Manual lifting in excess of 40 lbs.