



CHIEF FINANCIAL OFFICER
JIMMY PATRONIS
STATE OF FLORIDA

The Florida Division of Workers' Compensation is conducting an outreach campaign to educate interested parties about the workers' compensation coverage and compliance requirements for out-of-state contractors coming to Florida to assist in the recovery efforts due to Hurricane Irma. Out-of-state contractors must adhere to the following Florida's workers' compensation requirements and understand the consequences for failing to meet those requirements.

1. Out-of-state contractors can secure a Florida workers' compensation insurance policy from a Florida-licensed insurance company; OR
2. If an out-of-state contractor has a workers' compensation policy for its home state, immediately contact the insurance agent and/or the insurance company and request "Florida" be added to "Section 3.A." of the home state's policy. [Refer to Administrative Rule 69L-6.019: Policies and Endorsements Covering Employees Engaged in Work in Florida](#)
3. If an out-of-state contractor's home state's workers' compensation insurance policy is from a state listed below, the out-of-state contractor can only work in Florida for no more than 10 consecutive days, or no more than 25 total days, during a calendar year; unless it complies with requirement #1 or requirement #2. [Refer to Section 440.094, F.S. - Extraterritorial Reciprocity](#)

Arizona	Minnesota	Tennessee
Alabama	Mississippi	Texas
Arkansas	Montana	Utah
California	Nevada	Vermont
Georgia	North Dakota	Washington (state)
Idaho	Ohio	West Virginia
Indiana	Oklahoma	Wyoming
Kentucky	Oregon	
Louisiana	Pennsylvania	
Maine	Rhode Island	
Maryland	South Dakota	

Failure to meet these requirements will result in the Division issuing the out-of-state contractor a Stop-Work Order, requiring the cessation of all its Florida business operations and penalizing the business two times the amount it would have paid in workers' compensation premium during the time it was out of compliance in Florida, for up to two years.

A coverage and compliance informational notice for contractors is attached to this email. The Division encourages all parties to read it. If you have any questions, please visit our [website](#), email us at workers.compservice@fldfs.com, or call us at 850-413-1609.

Sincerely,

The Florida Division of Workers' Compensation