

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the

cerdificate florider in fled of such endorsement(s).					
PRODUCER		CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL ADDRESS: PRODUCER CUSTOMER ID #:			
			INSURER(S) AFFORDING COVERAGE	NAIC#	
INSURED	Insured must be the name of the agency. Not the name of the owner.	INSURER A: INSURER B: INSURER C: INSURER D: INSURER E:			
		INSURER F:			

COVERAGES CERTIFICATE NUMBER: **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER	CANCELLATION			
Sedgwick County must be listed as a certificate holder and additional insure				
© 4600 6000 BOOD CORPORATION AND SUBSECTION AND SUB				

KANSAS WORKERS COMPENSATION REQUIREMENTS

<u>Sole Proprietorship</u> - For Sole Proprietors, payroll paid to owner and owner's family doesn't count towards the workers compensation payroll threshold. Once payroll costs reach over \$20,000 for non-family members, then workers compensation insurance is required and it covers all workers.

<u>Limited Liability Corporation (LLC)</u> — Wages to LLC members (i.e. individuals holding 3% or more ownership in the business) don't count towards the workers compensation payroll threshold but all other employees do count. Once payroll for employees other than members reaches \$20,000 or more, then workers compensation insurance is required. Members can then elect to be included in workers compensation coverage.

<u>Corporation</u> – Everyone that works for the corporation is an employee and this includes the owner; so, all payroll counts towards the workers compensation \$20,000 payroll threshold. Anyone who owns 10% or more of the corporation can elect to be taken out of workers compensation coverage but their salary would still count in the payroll calculation.

For more information or questions please contact Suzanne Fachs with the Kansas Department of Labor at (785) 296-7843