



Effective January 1, 2022, the revised independent contractor review process is as follows:

If a policyholder wishes to consider any portion of their uninsured contract labor as an independent contractor(s), the following information is required to assist in the determination of an employment relationship or independent contractor status:

1. Signed copy of contract detailing independent contractor relationship or copy of bid/proposal for jobs completed by contractor;
2. All invoices for material and labor used during the policy period between insured and the contractor;
3. Valid General Liability certificate of insurance (covering at least 6 months of policy period of insured);
4. Signed affidavit regarding employees, contract labor, casual labor, or subcontractors used for any of the work performed for the insured.

To be excluded from coverage, all the information above must be received during the premium audit process and must disprove an employee relationship.

KEMI reserves the right to charge for labor on a contractor, despite having all required information, based on additional information received during the policy period or at final audit.



Independent Contractor Affidavit

While completing work for _____
Name of Policyholder

during the period of _____ to _____
Policy Effective Date Policy Expiration Date

- I had employees complete some or all of the work Yes No
- I had contract labor complete some or all of the work Yes No
- I had casual labor complete some or all of the work Yes No
- I had subcontractors complete some or all of the work Yes No

Below please provide a description of the type of work completed for the policyholder listed above and by what means the work was completed.

I, the undersigned, certify that the above information is true and complete to the best of my knowledge and belief. I also understand that Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Name of Contractor Business _____

Print Name of Contractor _____

Date _____

Signature of Contractor _____

Date _____