

Jackson Lloyd Exempt Workers Insurance program



Workplace risk doesn't pause — especially for agricultural companies with labor-intensive jobs. In states with employer exemptions, opting out without the right protection can leave a business exposed when a severe injury occurs.

Now offered through **Amwins Specialty Casualty Solutions, our Jackson Lloyd Exempt Workers Insurance Program** provides alternative on-the-job coverage for “agricultural pursuits and employment there to” as stated in the Kansas Statutes Annotated, Section 44-505. Coverage is written on **A+ paper** and backed by the leader in occupational loss protection.

✓ Program highlights

- Self-insured retention (SIR) – per occurrence
- No pre-existing condition exclusion
- No-fault employee benefits
- Duty to defend
- First-dollar defense
- H-2A workers included

Target classes

- Farmworkers and laborers
- Agricultural equipment operators
- Dairies
- Livestock operations

Coverages

- Employee benefits
 - Occupational accidental death, disability, medical, cumulative trauma, sickness/disease
- Employers' liability

Submission requirements

- Applicant name
- Payroll breakout into class codes
- Limits
- Target premium
- Completed application
- Expiring dec pages
- 3-5 years of first-dollar loss history

Limits

- \$50,000,000 annual aggregate limit availability
- \$25,000,000 occurrence limit availability

JACKSON-LLOYD EXEMPT WORKERS INSURANCE IS NOT RENDERING ANY LEGAL OPINIONS OR LEGAL ADVICE. QUESTIONS REGARDING KANSAS STATUTES ANNOTATED, SECTION 44-505 AND THE APPLICABILITY OF SECTION 44-505 OF THE STATUTE SHOULD BE ADDRESSED WITH AN ATTORNEY AND/OR THE KANSAS DIVISION OF WORKERS COMPENSATION DIVISION OF THE KANSAS DEPARTMENT OF LABOR. THIS IS NOT A DESCRIPTION OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THE POLICY DESCRIBED IN THIS BROCHURE, AND IF THE EMPLOYER IS EXEMPTED UNDER KANSAS STATUTES ANNOTATED, SECTION 44-505. THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO KANSAS STATUTES ANNOTATED, SECTION 44-505. AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.