

Who needs Workers' Compensation coverage?

- If you are in an industry, other than construction, and have four (4) or more employees, full-time or part-time, you are required to carry workers' compensation coverage (an exempted corporate officer does not count as an employee).
- If you are in the construction industry, and have one (1) or more employees (including yourself), you are required to carry workers' compensation coverage (an exempted corporate officer or member of a limited liability company does not count as an employee).
- If you are a state or local government, you are required to carry workers' compensation coverage.
- If you are a farmer, and have more than five (5) regular employees and/or twelve (12) or more other workers for seasonal agricultural labor lasting thirty (30) days or more, you are required to carry workers' compensation coverage.

If you have additional questions, contact the Customer Service Unit at (850)413-1601.

- Reference: Section [440.02](#)(17), Florida Statutes.

69L-6.021 Construction Industry Classification Codes, Descriptions, and Operations Scope of Exemption.

(1) The Division adopts the classification codes and descriptions that are specified in the Florida Contracting Classification Premium Adjustment Program, and published in the Florida exception pages of the National Council on Compensation Insurance, Inc. (NCCI), Basic Manual (October 2005 ed.). For convenience, the Division lists here the classification codes and descriptions that are published in the Florida exception pages of the Basic Manual and adopted in this rule.

(a)	0042	Landscape Gardening and Drivers
(b)	0050	Farm Machinery Operation By Contractor and Drivers
(c)	1322	Oil or Gas Well: Cleaning or Swabbing of Old Wells Having Previously Produced Gas or Oil By Contractor No Drilling and Drivers
(d)	3365	Welding or Cutting NOC and Drivers
(e)	3719	Oil Still Erection or Repair
(f)	3724	Machinery or Equipment Erection or Repair NOC and Drivers
(g)	3726	Boiler Installation or Repair Steam
(h)	5020	Ceiling Installation Suspended Acoustical Grid Type
(i)	5022	Masonry NOC
(j)	5037	Painting: Metal Structures Over Two Stories in Height and Drivers
(k)	5040	Iron or Steel: Erection Frame Structures
(l)	5057	Iron or Steel: Erection NOC
(m)	5059	Iron or Steel: Erection Frame Structures Not Over Two Stories in Height
(n)	5069	Iron or Steel: Erection Construction of Dwellings Not Over Two Stories in Height
(o)	5102	Door, Door Frame or Sash Erection Metal or Metal Covered
(p)	5146	Furniture or Fixtures Installation Portable NOC
(q)	5160	Elevator Erection or Repair
(r)	5183	Plumbing NOC and Drivers
(s)	5188	Automatic Sprinkler Installation and Drivers
(t)	5190	Electrical Wiring Within Buildings and Drivers
(u)	5213	Concrete Construction NOC
(v)	5215	Concrete Work Incidental to the Construction of Private Residence

(w)	5221	Concrete or Cement Work Floors, Driveways, Yards, and Sidewalks and Drivers
(x)	5222	Concrete Construction in Connection with Bridges or Culverts
(y)	5223	Swimming Pool Construction Not Iron or Steel and Drivers
(z)	5348	Stone, Mosaic or Terrazzo or Ceramic Tile Work Inside
(aa)	5402	Hothouse Erection All Operations
(bb)	5403	Carpentry NOC
(cc)	5437	Carpentry Installation of Cabinet Work or Interior Trim
(dd)	5443	Lathing and Drivers
(ee)	5445	Wallboard Installation Within Buildings and Drivers
(ff)	5462	Glazier Away From Shop and Drivers
(gg)	5472	Asbestos Contractor Pipe and Boiler Work Exclusively and Drivers
(hh)	5473	Asbestos Contractor NOC and Drivers
(ii)	5474	Painting or Paperhanging NOC and Shop Operations, Drivers
(jj)	5478	Carpet, Linoleum, Vinyl, Asphalt, or Rubber Floor Tile Installation
(kk)	5479	Insulation Work NOC and Drivers
(ll)	5480	Plastering NOC and Drivers
(mm)	5491	Paperhanging and Drivers
(nn)	5506	Street or Road Construction: Paving or Repaving and Drivers
(oo)	5507	Street or Road Construction: Subsurface Work and Drivers
(pp)	5508	Street or Road Construction: Rock Excavation and Drivers
(qq)	5509	Street or Road Maintenance: County or State Department and Drivers
(rr)	5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems Installations, Service and Repair & Drivers
(ss)	5538	Sheet Metal Work Shop and Outside NOC and Drivers
(tt)	5551	Roofing All Kinds and Yard Employees, Drivers
(uu)	5606	Contractor Executive Supervisor or Construction Superintendent
(vv)	5610	Cleaner Debris Removal
(ww)	5613	Cleaner Debris Removal Temporary Labor Service
(xx)	5645	Carpentry Detached One or Two Family Dwellings
(yy)	5651	Carpentry Dwellings Three Stories or Less
(zz)	5703	Building Raising or Moving and Drivers
(aaa)	5705	Salvage Operation No Wrecking or Any Structural Operations
(bbb)	6004	Land Pile Driving
(ccc)	6006F	Marine Pile Driving, Dock & Seawall, Jetty or Breakwater, Dike or Revetment Construction – All Operations to Completion & Drivers
(ddd)	6017	Dam or Lock Construction: Concrete Work All Operations
(eee)	6018	Dam or Lock Construction: Earth Moving or Placing All Operations
(fff)	6045	Levee Construction All Operations to Completion and Drivers
(ggg)	6204	Drilling NOC and Drivers
(hhh)	6206	Oil or Gas Well: Cementing and Drivers
(iii)	6213	Oil or Gas Well: Specialty Tool Operation NOC By Contractor All Employees and Drivers
(jjj)	6214	Oil or Gas Well: Perforating of Casing All Employees and Drivers
(kkk)	6216	Oil or Gas Lease Work NOC By Contractor and Drivers
(lll)	6217	Excavation and Drivers
(mmm)	6229	Irrigation or Draining System Construction and Drivers
(nnn)	6233	Oil or Gas Pipeline Construction and Drivers
(ooo)	6235	Oil or Gas Well: Drilling or Redrilling and Drivers
(ppp)	6236	Oil or Gas Well: Installation or Recovery of Casing and Drivers
(qqq)	6237	Oil or Gas Well: Instrument Logging or Survey Work and Drivers

(rrr)	6251	Tunneling Not Pneumatic All Operations
(sss)	6252	Shaft Sinking All Operations
(ttt)	6260	Tunneling Pneumatic All Operations
(uuu)	6306	Sewer Construction All Operations and Drivers
(vvv)	6319	Gas Main or Connection Construction and Drivers
(www)	6325	Conduit Construction For Cable or Wires and Drivers
(xxx)	6400	Fence Erection Metal
(yyy)	7538	Electric Light or Power Line Construction and Drivers
(zzz)	7601	Telephone, Telegraph or Fire Alarm Construction and Drivers
(aaaa)	7605	Burglar Alarm Installation or Repair and Drivers
(bbbb)	7611	Telephone or Cable TV Line Installation Contractors, Underground and Drivers
(cccc)	7612	Telephone or Cable TV Line Installation Contractors, Overhead, and Drivers
(dddd)	7613	Telephone or Cable TV Line Installation Contractors, Service Lines and Connections and Drivers
(eeee)	7855	Railroad Construction: Laying or Relaying of Tracks or Maintenance of Way by Contractor No Work on Elevated Railroads and Drivers
(ffff)	8227	Construction or Erection Permanent Yard
(gggg)	9534	Mobile Crane and Hoisting Service Contractors NOC All Operations Including Yard Employees and Drivers
(hhhh)	9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC & Drivers

(2) The Division adopts the definitions published by NCCI, SCOPES® of Basic Manual Classifications (October 2005) that correspond to the classification codes and descriptions adopted in subsection (1) above. The definitions identify the workplace operations that satisfy the criteria of the term “construction industry” as used in the workers’ compensation law. The definitions are hereby incorporated by reference and can be obtained by writing to the Division of Workers’ Compensation, Bureau of Compliance, 200 East Gaines Street, Tallahassee, Florida 32399-4228.

Specific Authority 440.02(8), 440.591 FS. Law Implemented 440.02(8) FS. History—New 10-21-02, Formerly 4L-6.021, Amended 7-4-04, 3-15-06, 2-8-07.