



888-262-4483  
FAX 888-871-7474

Post Office Box 1303  
Tallahassee, FL 32302  
FUBAWorkersComp.com

## Florida Dividend Reward Plan

Policyholders may receive a 5% dividend of earned normal premium if the account has no incurred losses and no late premium payments during the policy period.

### ELIGIBILITY AND DISTRIBUTION CRITERIA

- FUBA Workers' Comp/FCBI Fund requires \$5,000 minimum audited earned normal premium to be eligible for the Dividend Reward Plan.
- All premium installments must be paid on time. The dividend will be forfeited if a policy is issued a Notice of Cancellation as a result of non-payment of premium.
- The dividend will be forfeited if the policyholder has an incurred loss during the policy period.
- Policy must remain in effect for the entire policy period without a lapse in coverage in order to be eligible.
- Dividend Rewards are based on the final audited premium and are calculated 8 months after the policy's expiration.
- All audit disputes must be resolved by the time of the dividend calculation and the audit balance paid in full within 30 days of being billed or the dividend will be forfeited. Any policyholders refusing a payroll audit for any policy period will be ineligible for a dividend.
- Policyholders with more than 10% total exposure (payroll) in uninsured subcontractor/1099 labor are not eligible.
- Consent-to-rate accounts are not eligible for the Dividend Reward Plan.
- **Dividend Rewards are not guaranteed and are declared at the discretion of the FCBI Board of Trustees.**

Coverage Provided by Florida Citrus, Business & Industries Fund