

## FIELD EMPLOYEE COVERAGE CERTIFICATION FORM

We want to remind you of an important requirement of your SPPA policy. Coverage under your insurance is rated per employee, not by gross receipts. For coverage to apply, all field employees must be accurately reported at all times.

If any field employees are not listed, they will not be covered under this policy. This means:

- Claims involving unreported employees will be denied, leaving your business fully responsible for damages, expenses, and potential legal action.
- Inaccurate reporting could also lead to policy cancellation or non-renewal.
- In certain cases, failure to disclose employees may be considered misrepresentation, which can carry additional financial and legal penalties.

To protect your business and your workforce, it is essential that you provide a full and accurate list of all field employees. If you have employees, please review your records and update your policy immediately to include them.

Check if you do not currently have employees:

☐ I certify that I do not have employees and understand in the event of a claim if an employee is not listed, coverage will be denied and my business will be fully responsible for damages, expenses, and potential legal action.

**If you have employees, please list full names of additional employee(s) to be scheduled on your policy:**

**Please list Employee(s) First & Last Name(s) and separate with commas.**

First & Last Name

Company Name

Signature

Date