

WORKERS' COMPENSATION COVERAGE PROPOSAL

INSURED: JNP Fitness, LLC DBA: Retro Fitness

UNDERWRITTEN BY:

Effective Date: 08/13/2015 **Expiration Date:** 08/13/2016

Based on payroll of: \$167,800

EIN: 27-5103636

Estimated Premium	\$2,632.00
Agency Fee	\$345.00
Total Premium and Fees	\$2,977.00

Employer's Liability Policy Limits (Higher Limits May Be Available)

Each Accident	\$1,000,000
Disease Per Employee	\$1,000,000
Disease Policy Limit	\$1,000,000

Owner/Partner/Officer Name	Title	% Ownership	Include	Exclude	Salary if Coverage Included
Steve Parrinos	Owner	85%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Dean Mauros	Owner	15%	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
test	owner	2%	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$345.00
TOTAL:		102%			

****WORKERS COMPENSATION STATUTORY GUIDELINES determine whether owners/officers are automatically included or excluded****

Your state will include/exclude owners and officers unless they are specifically included/excluded by name, title, salary and % ownership and listed on the policy. Whether or not you elect coverage for owners/officers (as allowed by your state), we must have complete information regarding all qualifying individuals. If information above is incomplete or incorrect, please update and return to this office prior to binding coverage.

Optional Coverage: Voluntary Compensation can be included for approximately five percent of premium where allowed by state statute. Please let your Account Manager know if you would like to include this coverage.

Note: Workers' Compensation coverage may be subject to state specific laws which may supersede policy forms.

Workers' Compensation policies are subject to audit. Upon expiration of your policy, the insurance carrier will contact you to conduct an audit for the prior policy term to determine the actual premium based on the actual payroll. If the payroll was over-estimated, the overpaid premium will be refunded to you. If the payroll was under-estimated, the additional premium is due upon receipt. Failure to respond to the carrier will result in an automatic increase to your payroll and the corresponding premium.