

NOTICE REGARDING FARM EMPLOYEES COVERAGE MINNESOTA

BE ADVISED that this policy only applies to injuries received by employees excluded from coverage by the workers' compensation statutes under Minnesota Statute 176.041, Subdivision 1. You may be liable for any claims or expenses occurring outside of the coverage of this policy. As an employer you may be subject to liability for lost wages, medical payments, rehabilitation for work related injuries, as well as additional amounts in penalties if workers' compensation coverage is required and no policy has been obtained. Also, you may be penalized up to \$1,000 per week per employee for any period of non-insurance pursuant to Minnesota Statute 176.181, Subdivision 3.