

AUDIT INSTRUCTIONS



1. If work performed is not described by any operations listed, please provide a full description.
2. Exposure (Basis of Premium) to be reported:

Payroll

- **Remuneration** includes salaries, wages, tips, piece of work, commission, bonuses, board and meals for work performed and excluding excess in accordance with state payroll limitation.
- **Please include overtime.**
 - Overtime is defined as hours worked at increased rates of pay in excess of hours normally worked in a given day or week.
- **Please list all employee/officer job duties**
 - The following employees are excluded from audit exposure: clerical, sales, and telecommuters (remote).
 - To exclude the above employees, job duties are needed in order to properly identify.
- **Provide certificates of insurance (COI) per subcontractor used.**
 - If no COI provided than subcontractor is considered "uninsured" and will be included in payroll.

Units

Number of persons or items described.

Total Cost

Total cost to the insured of all work sub-let, including labor, materials and equipment furnished.

Gross Sales | Gross Receipts

Total amount of money charged by the named insured for sale of goods or services excluding taxes remitted directly to a governmental division. Sales returns may be deducted. Kindly provide below a description of any new products produced during the policy period.

Rental Receipts

Income from rental equipment.

Admissions

Total number of persons, other than employees of the named insured, admitted to an event of events conducted on the premises, whether on paid admission tickets or passes.

NOTE: If you have any questions, contact your insurance agent for assistance.

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