

“Permit Us...”

Contracting with a Contractor Insurance

Insurance plays an important part in property improvements and repairs. This tip suggests what you might want to ask concerning insurance.

Whether a property owner hires a contractor for a simple repair job, a complex renovation project, or to build a new building for you, the property owner needs to be protected from a number of risks. When a contractor submits documentation verification to the Athens-Sayre Joint Code Enforcement Agency Office, he/she has presented the Code Agency with a certificate of insurance indicating that at the time of application they carry a minimum of \$500,000 liability insurance. They also carry Workers Compensation Insurance if they have employees. If the contractor is covered as a full-time roofer or does incidental roofing we also ask Insurance Carriers to print a statement regarding this in the description section of the Insurance Certificate

- 1) Before you sign a contract with a contractor, ask to see their State Registration Number and Certificate of Insurance. If they have employees, ask to see their Workers Comp. Certificate too.
- 2) Contact your insurance representative to make sure you, the property owner, have adequate coverage against such things as construction-related risks or theft of building materials from a work site. Ask them if you need any further additional coverage other than what you already carry.

JUST REMEMBER: GET THE CONTRACT IN WRITING!

“Permit Us...” is brought to you by the Sayre Code Agency 570-888-4410