

Working With Contractors

Having a professional perform repairs or renovation on your property requires planning and preparation. You should consider any contractor's:

- Professional qualifications
- Pricing
- Referrals
- Guarantees and warranties

Regardless of the scope of the project, you should think about insurance. Contractors sometimes have—and cause—accidents, and their responsibilities should be spelled out in writing. Some recommendations before work begins:

- The contractor should provide you with a written contract. It should indemnify you to the fullest extent permitted by law from any liability emanating from performance of the work.
- The contractor should provide you with Certificates of General Liability insurance verifying that you have been named as an additional insured on the contractor's insurance policy in the "Additional Insured" endorsement.
- The contractor should provide you with Certificates of Workers Compensation insurance designating you as the insured party with a "Waiver of Subrogation Agreement."

Your insurance agent can provide additional information and guidance to help you make sure the job gets done safely and to your satisfaction.

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