

## **Liability insurance and Better Business reports are the Key!**

We have all read articles and seen the reports telling us that a contractor should be licensed and carry workers compensation. We have all seen that we should get three bids and if we will be safe.

Let us say those statements are good to know but they are not the most important items. Liability insurance is what will protect you from the most expensive losses including damage to your home and personal injury. Contractors are not required to carry liability insurance, yet it gives you, the "Homeowner", the greatest protection.

Let's create a situation so you can see what happens. Say you did your homework, got three bids, verified that they carried workers compensation insurance and hired a tree trimmer to cut down several of your trees. He was the middle price, had his name on his truck, had business cards and a contractor's license. You signed his proposal and told him to start. He arrives in the morning with his crew, sets up his boom truck to reach the high spots and goes to work. During the process something goes wrong; the tree being cut down falls and hits the boom truck causing the truck and boom to spill over into your neighbors' house, and crashing into the side of your house. The tree rolls to the side and also crashes into your house, breaking the window and throwing shards of glass into the bedroom where your husband is asleep. His injuries need immediate attention, an ambulance is called and he is rushed to emergency; fortunately he will be okay. The injuries only caused the need for 125 stitches. After getting over the shock you realize the damages are extensive to your house and your neighbors' house.

After the dust settles, the repairs, medical bills and attorney fees will be in the hundreds of thousands and the tree trimmer doesn't carry liability insurance, so all of the expenses will be burdened by you and your insurance. Your insurance company will probably sue the contractor but he has no assets to collect from. You're glad you mailed your insurance payment but you just remembered you raised your deductible to save on costs. Your husband has lost 80% of the movement in his right arm and the contractor has filed bankruptcy, walking away.

Your husband has lost his ability to perform his job as machinist and can no longer provide for your family. Your medical insurance doesn't provide for loss of income and retraining. If the contractor would have had liability insurance you would have been able to protect your family.

We recommend you ask not for "insurance" BUT LIABILITY INSURANCE WITH NO LESS THAN ONE MILLION IN COVERAGE, ASK FOR PROOF, and CALL AND VERIFY...YOU WILL NEVER BE SORRY YOU DID.