

INSURANCE



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Is my Contractor Insured?



Good question!

Summer is when we hire contractors for repairs, roof replacements, remodeling, landscaping and other projects for our home or business. These contracting arrangements are often done on a hand-shake or bid estimate rather than a formal written construction contract.

So, what insurance should you require and how can you verify that your contractor has the insurance protection you need?

No matter what size the project, property owners should verify that their contractor at a minimum is properly licensed and bonded if required by law, has in-force Commercial General Liability insurance and Workers Compensation insurance (if there are employees), and Auto Liability insurance (if vehicles will be on your premises).

Request Certificates of Insurance

It is usual and customary to request proof of insurance with evidence provided in the form of a "Certificate of Insurance" from your contractor.

Verify Insurance On-line

Idaho Contractors must register with the Idaho Bureau of Occupational Licenses. No insurance or bonding is required. However, legal contact information and disciplinary documentation is available to the public on-line. See www.ibol.idaho.gov - Click "License & Registration search".

Washington Contractors, general and specialty contractors, are required to register and have in-force at all times Commercial General Liability, Performance Bond and Workers Compensation insurance. Consumers can verify this information including filing complaints online at www.lni.wa.gov/tradeslicensing - Click "Verify a Contractor".

For more information and free assistance, contact an Agent at American Insurance at LossControl@Am-Ins.com or call (208) 746-9646.

❖❖❖ **BEST OF THE WEST** ❖❖❖



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