

Contractor checklist

- Is your contractor licensed (state, county, city etc.?) Since when & is it current?
- Workers comp policy- Are **you** covered in case one of the contractor's personnel is injured on your job? **You** must be listed as the additional insured on the certificate to protect yourself.
- What is their Worker's Comp EMR rating? Contractors with an EMR Rating of greater than 1.0 have a poor safety track record with multiple claims
- Certificate of Liability Insurance- Owner must be listed as additional insured on this document, too, in case your property is inadvertently damaged by the contractor.
- How long has contractor been in business under current name? A lot of contractors will change their names as often as they change cities and leave a trail of poor workmanship.
- Track record of performance- Has the contractor done similar projects of this size, type, magnitude?
- Does contractor have written safety plan?
- Does contractor have experience documenting damage for insurance carriers? Proper claim documentation is crucial in reaching an acceptable scope of work for the insurance carrier.
- Is the contractor certified to install the products that are being replaced? Will the manufacturer perform an inspection and guarantee the warranty based on your installation?
- Does the contractor issue lien releases for all payments? This is an often overlooked, but very important document. You don't want to pay for your project multiple times.

It is your insurance company's obligation to replace or repair your structure to the pre-loss condition. Choosing a lower bid may not save you any money, as your deductible is the same regardless.

Be sure to ask your contractor these, and any other questions you may have. A proper contractor will have a good sense of communication, should never make the customer feel pressured and should be able to provide all the items on the above list.