



If your roofing contractor has an accident, will you take the fall? Check their liability insurance!

Homeowners and businesses alike shop around to find the best deal when it comes to finding the right roofing contractor and roofing system for their building. But are you being short-changed by choosing one of the lowest bids?

There is probably a very good reason why a roofing contractor is able to offer his services at rock-bottom prices.

Too little or no insurance coverage!

Before contracting with any roofing company we recommend that you follow these steps to protect your home, family, business and employees.

- Require that all bidding contractors have their insurance companies issue you a **“Certificate of Insurance.”** This certificate will show you how much insurance coverage the contractor has. If they refuse, they probably don’t have coverage or coverage which excludes roofing (i.e. home improvement insurance).
- Require that **General Liability Coverage**, including base and umbrella coverage, be a minimum of \$2-4 million, preferably \$5 million. Consider, if you have a modest sized home, you can probably accept \$2 million as your minimum.
- Require proof of **Worker’s Compensation & Employers Liability** for every employee, even the company’s owner.
- Require **New York State Disability Coverage**.
- Have the homeowner or the company named as an additional insured on all insurance certificates.

General Liability Insurance Concerns

Adequate General Liability insurance coverage is the first thing to consider when choosing a roofing contractor for your home or business. General Liability Insurance is designed to protect the contractor from claims of bodily injury and property damage that can occur while completing work on your building. This in turn should cover you and your property if any accidents happen.

However, if they don’t carry enough insurance, a severe accident causing major damage to person or property can leave you paying for what isn’t covered out-of-pocket or through your own insurance policies.

Who Should Have Worker’s Compensation?

Everyone the roofing contractor intends to have on your property should be covered by worker's compensation. Business owners are not required by law to carry worker's compensation. By requiring that they do so, especially if they intend to work as part of the crew, closes a possible lawsuit loophole.

Here's why. In New York State, an employee isn't allowed to sue their employer for injuries sustained on the job. The employee will then sue you, the property owner. In turn, your recourse is to sue the employer. This turns a worker's compensation claim into multiple liability claims where both the client (you) and the roofing contractor will be defended by the roofers General Liability policies.

If the employer doesn't have coverage for himself and he's injured while on your property, he can also sue for claims against your homeowner's or business's general liability policy.

The true cost of proper insurance

A properly insured roofing contractor will need to reflect the substantially higher insurance costs in the price of the work. But most importantly, you'll be protected from far greater loss if an accident occurs. Inadequate insurance coverage will leave the home or business owner at risk of losing their building and business to bankruptcy. In the event of an injury the contractor can declare bankruptcy, leaving the building owner to satisfy any lawsuits.

In essence, if your roofing contractor spends the money necessary to protect his business and employees, he's also protecting you. The appropriate General Liability Insurance, Worker's Compensation, Employers Liability and State Disability coverage should cover most every possible accident causing bodily injury or property damage except in the most extreme circumstances.

The Roof Services Difference

Roof Services has been in business since 1985 installing and repairing residential and commercial roofing systems from Montauk to New York City.

As a family owned company, we take pride in providing the highest quality service and support with the goal of total customer satisfaction. Because we value our customers and our employees we carry full General Liability Insurance and every employee and owner has worker's compensation and New York State Disability.

Our industry experience allows us the ability to offer you the best products at the best possible price. We work with some of the largest material manufacturers in the business and our buying clout allows us the ability to negotiate prices that won't break your budget. (Even considering the extra costs for quality insurance coverage!)

If you have any questions about our insurance coverage, or would like a free consultation and quote for new installation or repairs, please contact us. Our dedicated staff will answer any questions promptly and accurately and we can set up an appointment today. And visit www.RoofServices.com.