

Proper Insurance Coverage

- 1) Who is responsible for the insurance coverage when a contractor is working on your site and is involved in an accident?
- 2) If the contractor has proper insurance coverage their insurance will take care of the issue.
- 3) If the contractor has no insurance coverage the insurance company will look to the next in line with money (the owner of the property)

Certificate of Clearance

You should always ask for a certificate of clearance from your contractor. This is a current record stating that the contractor has paid for their insurance and states the types of insurance coverage being carried by the company.

- 1) **General Liability** Is insurance that covers most damages that may occur on your property such as damage to your car, house, or even more severe such as injury or death to someone in the work area.

Residential Insurance	Minimum of	2million dollar liability
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Commercial/Municipal	an aggregate total	5 million liability
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- 2) **WSIB**

Workman's Safety Insurance Board which protects and covers injuries to employees of the contractor working on your property.

In the event of an injury while working WSIB coverage's will kick in to pay the employees .