

## Make Sure Contractors Are Insured

CONSUMER TIP >>Thinking about having some heating system work done? Or plumbing? Or you need to replace a roof next spring?

Make sure that your home repair contractors have proper worker's compensation and liability insurance. Ask them to show you a certificate of insurance from their insurer.

Proper insurance is critical. If there is a claim because of an accident caused by your contractor at your home or business and the contractor has no insurance coverage, it could present major problems.