

## An Insured Contractor a Quiet Assurance

Did you know that the government of Florida offers up to \$25 000 reward to anyone who reports a building contractor who performs work without a Workers Comp for its employees and its subcontractors for which must obtain an exemption if they are self-employed? Also, did you know that a contractor, a manufacturer of cabinets, flooring installer, painter, electrician or other workers without this insurance will be prosecuted for fraud and could be sentenced to jail? Finally, did you know that if the work is done at your place, without insurance, you will be held responsible for any accident that may occur under your roof?

The government of Florida does not skimp with the protection that a contractor must provide to his workers on a construction site. Chapter 440 of the Florida Statutes, which deals with health and safety in the construction sector, states that guilty contractor will stop all work, will be fined of one and a half times the amount of insurance premiums that should have been paid during the previous three years and will be the target of criminal charges.

But it is the site owner and / or the condo Board, where work is in progress without insurance coverage for workers, who runs a considerable risk. If an employee of the contractor is injured, the owner and / or association will assume financial responsibility.

Don't take chance if you decide to build or renovate in Florida. MAKE SURE that you are immune from prosecution. Some basic verification will permit you to sleep in peace. First, check that the proposed contractor holds licenses required to perform the work and that the license for this belongs to him. Then check that the contractor has liability insurance for your property or building where it is located. Finally, check that the said contractor has the appropriate insurances and the persons whose names appear in the document are those which are present on site. Also check if the code matches with the specialty of each worker. If it is an independent contractor (plumber, electrician, etc.) he is subject to an exemption to this rule but must prove it to you and you need to check the expiration date.

In addition, a contractor who has bid for work from an owner who realizes that he has not won the contract because a competitor has obtained it without a valid insurance covering its employees, may sue the contractor and the owner who hired him for the amount of the financial loss.

Remember that any breach of the law on the part of your contractor reflect on you. Everyone who works on your property must be insured from the simple daily housekeeping attendant to the skilled worker. There is no chance to take.