

INSIDERS: Homeowners Beware of Shoddy Workers

By: Paul Salazar

Attention Homeowners! If a roofer, contractor or gardener is injured working at your residence are you liable? What about the out of town handyman that you hired for a one-time job? Does your homeowner's insurance provide the coverage you need for the "just in case" moments? In several instances the insurance company won't pick up the bill for a job gone wrong. Rudy Rowe with Rowe Roofing has been in business for almost three decades and has been the clean up guy for countless homeowners.

In many cases a contractor or sub contractor will be working around your house and if a ladder is involved and they don't have the right insurance and they fall off, guess who is responsible?

According to Rudy Rowe with Rowe Roofing, "Under the workers comp laws you become liable for that. So what you want to have is a contractor that has Florida workers compensation insurance, not from an out of state. It has to be endorsed by the state of Florida."

If a homeowner does hire a contractor with out the proper workers compensation, how do they ensure they're covered? McKee Insurance in Tallahassee says there are several coverage options a homeowner should look for. Workers compensation is not always included, it can be an add on. Also depending on how old your home is determines what coverage's are included.

According to McKee, "You want to cover your structure, any other structure, your contents, your liability, in Florida you want to cover wind or hurricane and look into flood insurance."

So Homeowners Beware!

Rowe says, "There is a lot of fly by night shoddy contractors that come in during storm anomaly like hurricanes and hail events, they come in, make a big slash, sign a bunch of contracts, they typically take the money up front and leave the customer holding the bag."

Whether it's repairing a roof that's damaged, building that add on or sprucing up the landscaping, Rowe says to always remember to ask for, "Licensing, insurance, workers comp, those items are the three main ones."

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Imagine the person or company you hire to work on your home isn't properly insured. What happens if something goes wrong? More importantly, are you covered if something goes wrong?

Home improvement stores are full of "do it yourselfers" looking to accomplish weekend projects. Many are too big complicated or dangerous and that's when a professional is called in. But knowing who to call and what to ask can be the difference between a job well done and a pricey mishap.

Patrick McKee with McKee Insurance says, "If they have homeowners insurance and the guy drops a tree on their house most of the time they'll have insurance coverage. Although your insurance company doesn't want to pay that claim when the tree trimmer was responsible for that damage."

View the entire [article](#). View other [articles](#) quoting the Coalition Against Insurance Fraud.