

# Good Insurance Advice

According to the National Association of Insurance adjusters (<http://www.naiia.com>) over 50% of slip and fall accidents are from people working on a homeowner's property. They claim this number can be reduced dramatically if not eliminated if the homeowner just verified that the contractor or worker has **both liability and workman's compensation insurance.**

Many contractors say they have insurance and really do not or they may only have a liability policy but not the **more important** and more expensive **Workman's compensation** insurance.

If you as the owner of the property do not verify that this insurance is in place and a claim is made it will fall on you. Yes, your homeowner's policy should cover the loss, but you will be faced with higher premiums for years to come, and if, for whatever reason your policy does not cover the claim you will be in a law suit and **liens will be placed on your property.** That is an emotional and financial nightmare.

At All Hardwood Floors we not only have the necessary coverage's, but we go a step further and we notify our insurance carrier in writing that we will be performing work on your property thus you become a loss payee. This means our insurance company will pay the claim and no claim will be made on your policy.

When considering which company you will choose please keep this important information in mind. With All Hardwood Floors we have you covered. Feel free to check us out. Call our agent and verify it for yourself, but if you choose someone else to do your work, please protect yourself and do the same.

**Our Insurance carrier is Nationwide** *the Company that is on your side.*

Agent phone number 203-245-4311

Policy number APC GLGO 3016703534

Ct. License # HIC.06482147

Licensing is also very important. Ask to see a copy of a Home Improvement Contractor license. Do not just be satisfied with a number. Look at the license and make sure the contractor license is still in effect. If there is a dispute between you and the contractor the Connecticut Department of Consumer Affairs has a fund may cover you, if the contractor is found to be at fault or negligent. If there is no license you will not be entitled to and restitution.

**All Hardwood Floors LLC      203-641-4666    Call or text anytime    Andy**