ServiceFax

The History Behind Every Service Provider™

Verified Information | Comprehensive Records | Trusted Insights | Protecting Homeowners | Empowering Better Decisions

ServiceFax Homeowner Guide

How Insurance Protects You as a Homeowner

ServiceFax™
The History Behind Every Service Provider™

Why Contractor Insurance Matters

Hiring an uninsured or underinsured contractor can expose you to significant financial risk. Before any work begins, ask for a current Certificate of Insurance (COI) and verify that the coverage remains active throughout your project.

Types of Insurance Every Contractor Should Have

General Liability Insurance

Protects against property damage or bodily injury caused by the contractor.

Examples:

✓ Damage to your home

✓ Damage to a neighbor’s property

✓ Accidental injuries caused by the contractor

Workers’ Compensation Insurance

Protects both you and the contractor if an employee is injured while working on your property.

Without this coverage, you could face legal or financial exposure depending on your state’s laws and the circumstances of the injury.

Commercial Auto Insurance

Recommended if contractor vehicles will be used during the project.

May cover:

✓ Vehicle accidents

✓ Property damage

✓ Equipment transport

Umbrella / Excess Liability Insurance

Provides additional protection for large or complex projects by increasing liability coverage limits.

Before Work Begins

Complete this checklist:

☐ Request a current Certificate of Insurance

☐ Verify policy expiration dates

☐ Confirm contractor name matches your contract

☐ Review coverage limits

☐ Verify Workers’ Compensation coverage

☐ Save a copy with your project records

Warning Signs

Be cautious if a contractor:

☐ Cannot provide proof of insurance

☐ Says insurance “isn’t necessary”

☐ Provides expired insurance documents

☐ Refuses to answer insurance questions

☐ Asks you to assume responsibility for permits or injuries without explanation

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ServiceFax Recommendation

Always obtain:

✓ Written Contract

✓ Scope of Work

✓ Certificate of Insurance

✓ Permit Documentation (if required)

✓ Payment Schedule

✓ Lien Waivers before final payment

ServiceFax Tip

Insurance protects both the contractor and the homeowner. Taking a few minutes to verify coverage before work begins can help prevent costly disputes and unexpected financial liability later.