

“Mandatory Insurance Disclosure”

Does your Contractor Carry Commercial General Liability Insurance? Did you check?

By law, home improvement contractors must disclose whether they carry Commercial General Liability Insurance. This written statement must accompany the bid, if there is one, and the contract. Failure to provide this statement may indicate that the contractor is concealing a lack of insurance.

Commercial General Liability Insurance is not intended to cover the work the contractor performs, but it can protect against third-party bodily injury and accidental property damage. Although the Contractors State License Board strongly recommends that all contractors carry Commercial General Liability Insurance, some contractors do not carry this insurance. The Board recommends that you evaluate the risk to your family and property when contracting with a contractor who is not insured.

If he or she is insured, your contractor is required to provide you with the name and telephone number of the insurance company. The Board recommends that you check with the insurance company to verify that the contractor’s insurance coverage will cover your project. Because insurance can lapse or be canceled, the best way to protect yourself is to ask your contractor to provide you with a *certificate of insurance* issued to you as an “Additional Insured.” This will require the insurance company to notify you in the event that the insurance is canceled.

_____ is not insured.
(Contractor’s name)

Phoenix Construction is insured by **FINANCIAL PACIFIC INSURANCE**
(Contractor’s name) (Insurer’s Name)

You may contact the insurer to verify coverage by calling:
Maw, Michener and Associates, Insurance Agents and Brokers
(916) 864-8777
(telephone number)

Copy Received: **X** _____