

Homeowner Liability When Hiring Contractors Or Other Help

Anyone you hire to help around your house, such as the neighbor boy who mows your lawn, a babysitter, a contractor or other outside services, opens you up to potential legal headaches. If anyone is injured while performing work on your property, you may be financially liable for the person's injuries and disabilities.

Many homeowners assume that their homeowners insurance policy will protect them if someone is injured on their property. That is not necessarily true. Contractors such as builders or landscapers should be covered by their own workers' compensation, health or disability insurance. However, if they do not have coverage, you could be held liable. That's why it's important to thoroughly check out any contractor you have working on your property.

Some homeowners policies may provide limited coverage for the minors that mow the lawn and even domestic workers like maids, nannies or cleaners. If yours does not, it might be a good idea to purchase an umbrella liability policy to supplement your homeowners liability insurance. Discuss your policy and your needs with Ristow Insurance to determine whether or not you are adequately covered.

For more information contact the Ristow Insurance Agency. The Ristow Insurance Agency is a member of the Professional Insurance Agents of Wisconsin.

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