



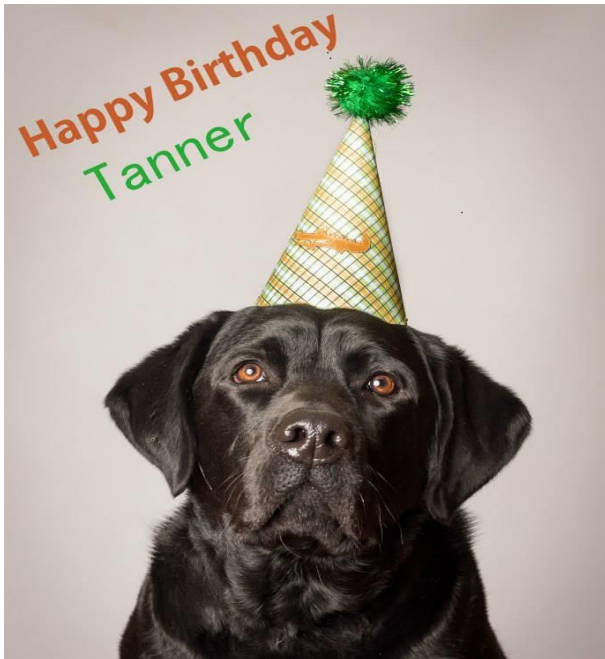
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Celebrating 30 Years in Business

In honor of this big milestone we are going to have a Customer Appreciation hot dog roast on Saturday, July 12, 2014 from 11:00 am – 1:00 pm.



Tanner survived the Polar Vortex and is ready to help us.

We are also giving away a flat screen TV to one of our loyal customers. Please fill out the ticket below and return it to us by 1 pm on July 12, 2014.

<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> NAME
<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> PHONE NUMBER

NEWSLETTER

VOLUME 13

INSURANCE FACTS

Tips for Contractors:

Avoid Legal Hazards

- ✓ Require written contracts for all work you perform. Retain copies of contracts for at least three years.
- ✓ Have contracts and warranties reviewed by your attorney. Do not accept/assume responsibilities you are not familiar with.
- ✓ If you hire subcontractors:
 - *Have written contracts with subcontractors, with requirements for them to hold you harmless, indemnify, and defend you against any claim or liability arising from the performance of the contract.
 - *Require each subcontractor to submit Certificates of insurance for liability and workers' compensation coverage, prior to beginning a job. Certificates should show limits of liability (if applicable) at least equal to the limits of your policies, indicate a policy period covering the period(s) of time work will be conducted, and be kept on file for premium auditors.
- ✓ If you are working as a subcontractor, specifically limit contractual agreements for you to hold the owner or general contractor harmless, indemnify, and defend them against any claim or liability arising from the performance of the contract, to the work you perform.
- ✓ Have licensed professional engineers or architects design and/or approve project plans and specifications.



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