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 Last Updated: 3:30 pm | Wednesday, September 20, 2006

Make sure your contractor has insurance

HOWARD AIN | HEY HOWARD

Before hiring a contractor to do major work around your house, you need to make sure you're fully protected in case something goes wrong.

Find out if a building permit is needed and don't take your contractor's word if he said none is required. In addition, you need to make sure the contractor has liability insurance to cover any damage he does to your house.

When Debbie Hurst of Fairfield hired a company to remodel her basement, she said she never considered that things could go wrong. The initial job was to cost \$17,000, and was to have been completed in June.

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Hurst said, "I paid him weekly, as was agreed, and I held back the last pay because I was feeling a little insecure about the situation. The last pay he said he needed because he had underbid my job, and he had done this all the way to the penny. If I didn't pay him the money, he said he could not finish my job and it would be at a standstill."

So, she paid him the remainder of the money, now up to \$20,000 because the building department requires walkout windows inasmuch as people would be sleeping in the basement. But with the first rain, water leaked through the windows and flooded the basement.

Now Hurst finds the windows weren't installed properly. "The rainwater has ruined all the carpet that has been laid throughout. It has caused damage to personal items, TVs, the furnace," she said.

Who's going to pay for the damage that's been done?

"He wanted me to call my insurance company," Hurst said. "He told me he has no insurance ... He sold himself very highly. He said, 'I want this job. I'm going to take care of it; we're going to get it done fast.' I've got five kids, they need bedrooms and a bathroom, yet this has been going on since May."

I called the contractor and he said he's prepared to pay for any water damage out of his own pocket. He said most contractors he knows don't carry liability insurance to pay for damage they cause. But I think it's a must, and strongly suggest you only hire those who can produce such insurance.

Incidentally, the Ohio Attorney General agrees with me, and tried to require all contractors in the

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state have liability insurance, but the state legislature refused to pass such a law.

Troubleshooter Howard Ain answers consumer complaints and questions weekdays at 4 p.m., 6 p.m. and 11 p.m. newscasts on WKRC-TV Local 12. You can write to him at Hey Howard, 12 WKRC-TV, 1906 Highland Ave., Cincinnati 45219.

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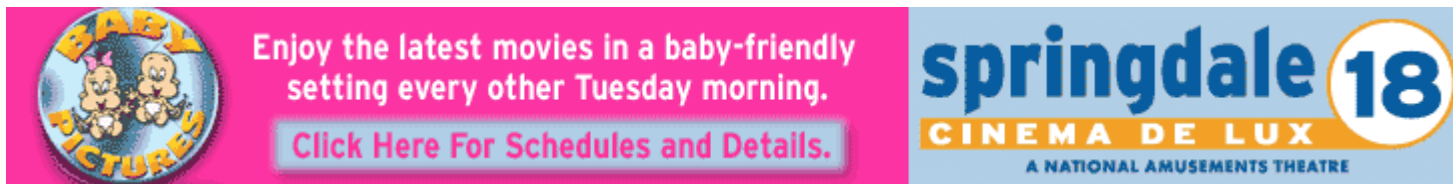
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The advertisement is a horizontal banner with a pink background on the left and a light blue background on the right. On the left, there is a circular logo with the text 'BABY PICTURES' and an illustration of two cartoon baby animals. To the right of the logo, the text reads: 'Enjoy the latest movies in a baby-friendly setting every other Tuesday morning.' Below this is a button that says 'Click Here For Schedules and Details.' On the right side of the banner, the text 'springdale 18' is written in a large, stylized font, with '18' inside a yellow circle. Below this, it says 'CINEMA DE LUX' and 'A NATIONAL AMUSEMENTS THEATRE'.

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