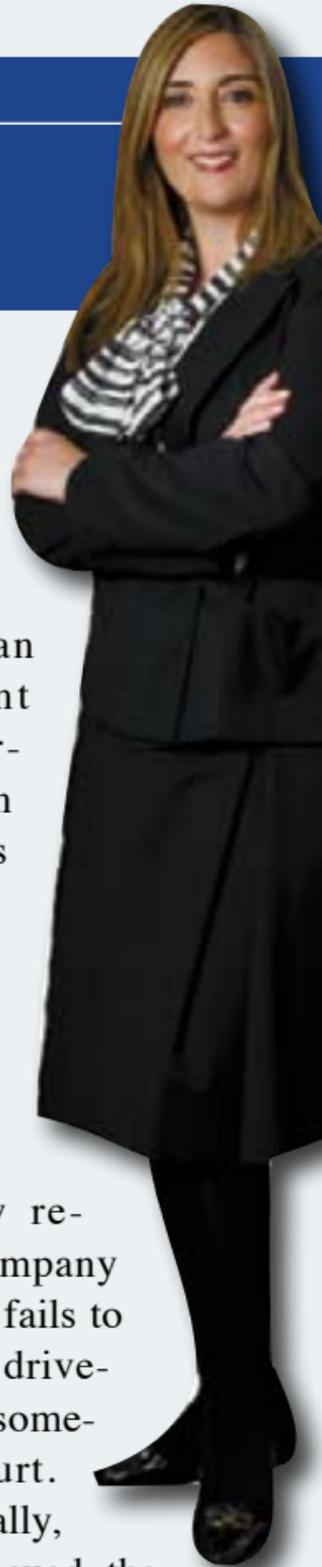


Hiring people to work in your home

EQUAL RIGHTS

Sandra Zisckind PERSONAL INJURY LAWYER



A house is money pit. It seems not a day goes by without something going wrong and you are stuck shelling out for another repair.

Recently, both kids had a stomach bug (you can imagine my sheets!) and that is exactly when the washer/dryer decided to stop working.

Right now, I am fixing my front stairs that seemed to have fallen apart over the summer.

The problem is that in the haste to fix broken appliances or make household repairs, you often do not make the wisest decisions when hiring someone to do the job. Or alternatively, you look for such a great deal that you accept the cheapest quote.

And we often forget to ask the most important question: Do you have insurance? If you want your house to be well taken care of, ensure the person you hire is insured and bonded. Having just anyone do the project means that if the work is negligently done and someone is hurt, you could be solely on the hook.

When an insured company completes the job, you

are covered if there are mistakes.

Insurance is an important consideration even for things like snow removal.

I will give you an example:

Let's say the snow removal company you hired fails to salt your driveway and someone is hurt. Theoretically, if you are sued, the liability can shift to snow removal company. If they do not have insurance, the injured person is going after you.

Protect yourself and ensure that everyone is covered in case of an accident. ■

Sandra Zisckind provides an educational article for viewing, it should not be construed as legal advice. If you need Legal advice, please contact a lawyer or Sandra Zisckind at 416 850 PAIN



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