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Use Professional Licensed, Insured Contractors And Watch Out For Unlicensed, Uninsured Moonlighters

An Open Letter to Homeowners (& Businesses):

In tough economic times, people look for ways to save money. A professional contractor knows this and will present options and suggest ways you might save money, especially if you express concerns about expenses.

You may be putting your home and family at risk by cutting corners and hiring an unlicensed, uninsured moonlighter. There are many safe ways to cut costs. The use of moonlighters and handymen lacking professional industry accreditation is not one of them. While many may perform satisfactory work, you take risks when hiring one.

By nature, moonlighters lack specialty trade licenses, they don't carry workers compensation insurance for their employees or liability insurance. Usually, they cannot permit the work they perform because they are operating illegally.

When a handyman makes a mistake, such as the unlicensed plumber who accidentally burnt down a home when trying to "sweat a line" inside a wall, he is unlikely to have insurance to cover the loss. The homeowner may be stuck with the deductible and if your property value is not up to date, the homeowner may not be able to fully replace his home and possessions. Even if everything is covered, the homeowner may face higher homeowner's insurance premiums going forward.

If work performed is part of an insurance claim, check with the insurer before work begins to see if they require work to be done by a licensed contractor and properly permitted. You do not want to discover a requirement for permits to ensure the work complies with building codes after the fact.

When uninsured moonlighters or handymen injure themselves while working on your property, you are legally responsible. You might be liable for medical expenses, for compensation if the individual cannot work, and for pain and suffering.

Work by moonlighters and handymen are typically unwarranted. If the handyman fixes a symptom and not the problem, or provides slipshod work, consumers may have no recourse (and may not even be able to find the handyman).

Finally, you should be careful who you allow in your home. During a sting operation to identify unlicensed contractors, some of the suspects charged in the sting had drugs on their persons. One had an outstanding warrant for battery.

Whether it's our company or another company, quality, licensed plumbers and contractors have a stake in the community. Our company exists to serve the public. We carry appropriate levels and types of insurance. We invest in training, certifications, permits, and proper tools for the work. We perform background checks on employees. We stand behind our work. When a homeowner has a tight budget, we can find ways to meet it ... but we'll do it safely and reputably. We are family owned and have served area homeowners and the community since 1997.

Sincerely,

Thomas Bargone

President