# *INSURANCE VERIFICATION*

It would be foolish to try and operate a roofing business without insurance, but do you pay close enough attention to insurance issues? Do you just write the checks and leave your broker to worry about assuring all your exposures are covered? You might want to think a bit outside the box on this one.

There are some areas you may want to take a closer look at. Do you ever use subcontractors? Do your employees use their personal vehicles on company business? These are all potential liability exposures for your company. There have been some worker's compensation carriers, and we're not talking about fly-by-night, never-heard-of-them-before carriers, that are issuing comp certificates stating $100,000 comp limits. I'm sure you'll agree that's inadequate coverage.

How about subcontractors? Do you verify their worker's compensation coverage? If they are uninsured or underinsured, it could very well come back on you. Ever have a principal ask you to verify your various forms of insurance (Worker's Comp, GL, etc) when you submit a bid? They're just trying to protect their interest, and you should learn from this practice and start verifying a few things for yourself. If your roofers are performing company business in their own vehicles and don't have insurance, or are underinsured . . . again, you could be held liable. You might even consider paying the slight increase in premium for your employees who use their own vehicles performing company business, to increase their coverage.

Discuss these issues with your insurance professional, and explore your options. Yes, you may be incorporated and that provides a thin veil of protection for your personal assets, but you've got a lot of sweat equity in your business, and it'd be a shame to have some uninsured or underinsured exposures shatter your dreams for the future.

Yeah, it's a pain when someone asks you to prove you're licensed and insured . . . but you do it don't you? Of course you do, you want the contract! Ask your subs, they'll do it too, they want whatever work you can send their way.

Circle Literature Rack Number 0050

# SAFETY MEETING

**COMPANY NAME:**________________________________________

Conducted by:____________________________Date:__________________

**Employees Attending**

| Name / Signature |
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## *THE ROOFING COSTUME*

We've all heard the saying "Dress for Success". Roofers need to follow that advice. No, we don't need the 3-piece suit or the tie. Our costume consist of a hard hat, laced high-top work boots (except when the pitch exceed 4:12 or other when special roofing materials require different types of shoes), safety goggles, respirator, aprons, etc. Now, not all jobs require all of this gear, but it should be part of every roofer's wardrobe.

Hard hats are for when people are working above you or you are exposed to bumping into low hanging structures. You should never drill into or paint your hard-hat. Decals (in moderation) are OK as long as they allow for adequate inspection of the hat. Do not wear hard hats that are dented or cracked, as they may not provide any protection.

When working around hot, wear cotton or non-synthetic fibers with long sleeve shirts, long pants and gloves. Wear leather work gloves whenever handling rough materials. Gloves should fit snug and be tucked up under buttoned shirtsleeves.

Wear your respirator when instructed to do so, and only wear the respirator that has been issued to you. Shave daily when doing respirator work to assure a good seal between your face and the respirator, otherwise you may still be exposed to the toxins.

It might be stylish to wear shorts and go bare back, but it's not smart. A few burns and the Mr. Atlas look looses its appeal, not to mention the pain suffered when you're not adequately protected. Many professions have uniforms, dress codes, or at least established acceptable parameters. Roofers are no different. If you're going on the roof . . . don't dress for the beach.

MSDS Reviewed: Substance:____________________________________

Presented by:__________________________Date:__________________

Please print your company name here and name of person who conducted meeting

________________________/______________________________

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***Please cut out and train your employees.***

Roy. This is your PROOF

___ OK as is__________________________

___ Changes Required

___ New Proof Required

Date_________________

PLEASE PROOF AD CAREFULLY! Fax back any changes, or your signed proof, or we will run this ad AS IS in the upcoming issue.

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Thank you, MAY 2006

Roofers Exchange