



## Hiring someone to install or fix your roof? Low bid may cost you more than you realize.

It's tempting to pay the lowest price when you need a new roof. After all, you could sure use the extra money for something else. But installing a new roof or fixing an existing one is an investment in your future.

As with any investment, you should protect yourself against loss in every way possible. If you hire an individual or business to install a roof, check that they are registered with WorkSafeBC, or it could end up costing you more than you planned.

### Finding the right contractor

Finding a competent and reliable contractor is your first step in a successful roofing project. So, be aware of roofers who operate door to door. They can be extremely persuasive and frequently target elderly and vulnerable homeowners. Low prices often increase once the work starts. In most cases, the work is poorly done, leaving you facing another bill to have the work done properly.

The more time you spend *now* to check prospective contractor backgrounds and references, the more likely it will be that the installation of your new roof goes smoothly and that the job will be done right. Remember, if the person or business you hire is not meeting the requirements under law, you could be liable for the costs associated with any injuries plus additional costs for delays.

### Being your own contractor

Many home owners don't realize that, under law, they may have to register and pay for workers' compensation coverage when they hire someone, as an employee, to work at their home for a certain period of time. The reason is simple: if someone you hire gets injured on the job, the costs can be extremely expensive – sometimes more expensive than the roofing job itself. And falls are the number one cause of injury and death in the roofing industry!

### Registering with WorkSafeBC

Many contractors are already registered with WorkSafeBC. If this is the case with your contractor, you may not need to be registered as well. However, you should check the contractor or firm's record with WorkSafeBC to protect yourself against liability for any unpaid premiums or workers' compensation costs related to your home project. To do so, follow these simple steps:

1. Ask the firm for its WorkSafeBC account number.
2. Get a letter of clearance from WorkSafeBC in less than a minute at [www.worksafebc.com](http://www.worksafebc.com). Select "Obtain clearance letter" from the home page.
3. Follow the prompts on the screen to obtain the clearance letter, which measures the status of your contractor's account – telling you whether the contractor is in fact registered and paying premiums to WorkSafeBC.

Be sure to do this at least twice: before hiring the firm and then again before making your final payment to the firm. If you don't have Internet access, contact our Clearance Section at 604 244-6180, or toll-free at 1 888 922-2768. Our representatives will send you the letter by fax or mail.

### What to do if your contractor is not registered

Contact the WorkSafeBC Employer Service Centre at 1 888 922-2768 or 604 244-6181. Our representatives will help you determine who needs to be registered with WorkSafeBC – you or your contractor. You can also find information about WorkSafeBC registration requirements at [www.worksafebc.com](http://www.worksafebc.com).