



# VFW Post Insurance Program

## Loss Control Article

## Hiring Outside Contractors

There will likely come a time when your Post will require the services of an outside contractor to perform work at the Post. When hiring outside contractors to perform any work or service, it is in the best interest of the Post to be certain the contractor has insurance coverage.

In the event of a liability claim caused by the negligence of a contractor, the Post could be named liable in a lawsuit. When the Post is named as an additional insured, the contractor's policy will defend the Post in the event of a claim or lawsuit.

Following the steps outlined here will promote a professional working relationship between the Post and hired contractor and will assist in protecting the Post from unwanted liability.

- Request a Certificate of Insurance from the contractor
- Confirm that the contractor has all coverages necessary including General Liability, Automobile Liability and Workers' Compensation
- Verify acceptable limits of liability
- Have the Post added as an "Additional Insured" to the contractor's policy