

Prevent Frivolous Lawsuits by Hiring Insured Professionals, Says St. Louis Remodeling Company

Hiring uninsured contractors is a surefire way to end up with financial and even legal troubles, according to a St. Louis based exterior remodeling company.

ST. LOUIS, MO, USA, August 14, 2013 /EINPresswire.com/ -- No one anticipates an accident happening on their property, yet every day, thousands of people are rushed to the emergency room after having fallen off a roof or lost control of a power tool that causes them injury. Even those who have years of experience with home repairs and remodeling can be harmed thanks to just a minute or two of carelessness, inattention or distraction. This is why homeowners should be leery about hiring any contractor, no matter how experienced, unless he has the necessary insurance and licenses to work in their state.

Uninsured contractors can result in severe consequences for the home or property owner. Many times, contractors who do not have insurance are counting on being able to collect payment for hospital and medical bills as well as lost wages. The homeowner's insurance policy may pay these costs, but as a result, the premiums associated with the policy will definitely increase. If insurance refuses to pay the claims, the homeowner can find themselves in small claims or civil court, facing a lawsuit for medical expenses. Worse yet, the homeowner is likely to lose any case if the judge finds out they knowingly hired an uninsured contractor.

"The best way to avoid this situation is to ensure any contractor working on your property is fully insured, licensed and bonded," says Xterior Pro, a [St. Louis remodeling company](#). Homeowners should never be afraid to ask if a contractor possesses all of the licenses they should before allowing them to begin work. Any qualified [exterior contractor in St. Louis](#) should carry these documents and be proud to show these documents if asked, according to Xterior Pro. Contractors who are evasive or refuse to present documents could be hoping to injure themselves on the homeowner's property and seek a big payday.

About XteriorPro of St. Louis

XteriorPro of St. Louis is the choice provider of exterior remodeling services in St. Louis and the neighboring communities. All team members are skilled contractors who have in-depth experience with repairing, replacing, and servicing a wide variety of exterior fixtures. All of the company's craftsmen are fully bonded, insured, and licensed by the State of Missouri.

Press Release courtesy of Online PR Media: <http://bit.ly/16llmgH>

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