WINTER PARK/FRASER/GRANBY BUILDING DEPARTMENT PROPERTY OWNER AFFIDAVIT OF CONTRACTOR INSURANCE

Winter Park requires that all applications for a building permit include evidence that property owners are informed of the liability protection provided by their contractors and subcontractors. Uninsured contractors expose the property owner to considerable financial risk including injured workers, unpaid suppliers, property damage, fire and theft.

Typically property owners protect themselves by:

- 1. Obtaining certificates of liability and workers compensation insurance from all contractors and subcontractors, preferably naming the property owners as additional insured parties;
- 2. Alternatively, requiring the general contractor to guarantee all subcontractors are adequately insured;
- 3. Requiring the contractor and subcontractors keep these policies in full force throughout the construction project;
- 4. Obtaining builder's risk insurance to protect against fire and theft;
- 5. Obtaining umbrella coverage for multi-million dollar projects; and
- 6. Seeking the advice of an insurance professional before signing a building contract.

I,	_, the owner of property located at _ understand the risks of employing
uninsured contractors. I am satisfied with the insurance protecti subcontractors who will be building	ons provided by the contractor and
on the property above. I hereby authorize an application for a building	ng permit to construct "the project."
In witness whereof, the owner,	,
has caused his/her name to be hereunto subscribed this day of	
(Owner's	<u>Signature</u>)
State of} County of}	
The foregoing instrument was acknowledged before me this d	av of
20, by	_
My Commission Expires:	
Notary Pu	ıblic