

Tips to Help Choose a Reliable Contractor

To ensure that a quality and professional service is being provided, we have listed below some guidelines to assist in your decision process. The next time you need to utilize a service, don't forget to compare apples with apples, not just dollars for dollars. Encourage healthy competition among businesses and support your local economy.

1. Call the state license board to verify the business license number of the contractor. Ask if there are any outstanding complaints against the license holder. The Montana Business Standards website is <http://mt.gov/dli/bsd>.
2. Check to confirm if the contractor has an umbrella general liability policy. Any forestry-related business should have no less than \$1,000,000.00 per occurrence with \$2,000,000.00 aggregate coverage. Ask for their certificate!
3. Check to confirm if the contractor has workman's compensation insurance for any employees. Ask for their certificate!
4. Subcontractors should have commercial liability coverage as well as workmen's compensation if they have employees. An independent contractor exemption does not exclude a subcontractor from having general liability coverage.
5. Forestry consultants must also hold the proper insurance requirements with both liability and errors & omissions coverage.
6. Always ask for references.
7. Do not give in to pressure to make a decision.
8. Remember you are liable for property damages or work-related injury to workers if they are not properly covered.
9. Utilize contractors that belong to professional organizations and are certified professionals in their field.
10. The lowest estimates or bids are not necessarily the best. You will get what you pay for.
11. Beware of doorknocker contractors.