



# **RISK MANAGEMENT** **ALERT**



## **RISK MANAGEMENT ADVISORY**

*Utica National Insurance Risk Management Department Bulletin*

### **TOPIC: Hiring an HVAC professional**

When performing general maintenance on your HVAC system, it is important to choose a reputable specialist. The Institute for Business & Home Safety (IBHS) offers the following guidelines to help you make a sound decision:

- Hire a company that has extensive experience with your type of HVAC system.
- Request references to ensure past and current clients are happy with their work.
- Ask to see proof of a license.
- Require proof of insurance.
- Check with the Better Business Bureau to ensure the company has a clean reputation.

If your HVAC system needs maintenance or repair following a major disaster, be alert to the potential for fraud. The Federal Emergency Management Agency (FEMA) suggests these guidelines to help avoid being taken:

- Use a local contractor, preferably one with whom you have a prior relationship. If your contractor-of-choice is not available, ask for recommendations. Consult with several contractors in-person prior to making a choice.
- Get all estimates in writing and ask about fees before making an appointment. All estimates should include specifics about the work the contractor is expected to perform.
- Ask for references and follow up with prior customers. Would they hire the contractor again?
- Ask for proof of insurance. If a contractor is not insured to perform the work, you may be liable if an accident happens on your property.
- Once you are satisfied with an estimate, ask for a written contract that includes all work to be performed, costs and the payment schedule. Never sign a blank or incomplete contract. For large jobs, an attorney might need to review documents before anything is signed. Get a copy of the signed contract.
- Ask for a written guarantee, if it's not already in the contract. Any guarantee should include what is covered, who is responsible for fulfillment and a validation date.
- Pay only when the work is finished and you are satisfied. Reputable contractors will not threaten you or pressure you to sign anything if the job is not complete or you are not happy with the quality of the work.

**For more information, contact the Institute of Business and Home Safety at**  
**[www.disastersafety.org](http://www.disastersafety.org).**

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