

Protecting the contractor

Small contractors often take on the construction projects that larger companies consider too small, such as minor renovations like replacing flooring or installing recessed lighting in a kitchen. However, just because a job is small, it doesn't mean the outcome is any less serious if things don't go to plan.

To protect their interests, contractors should always have a written and signed agreement in place before the project starts. For smaller projects the agreement needn't be very complex, but should always include the following:

- ◆ A detailed description of the scope of work
- ◆ The price, including whether there is a deposit
- ◆ The parties to the agreement
- ◆ Relevant dates
- ◆ Basic terms and conditions
- ◆ Spaces for owner to sign confirming their agreement

Having these details documented in advance minimizes the risks of disputes between contractor and client as each party will have a clear understanding of the terms and conditions of the job.

The Job proposal for construction template can be completed online. Other available agreements cover electrical, plumbing, roofing, and painting work, as well as building maintenance and upkeep.

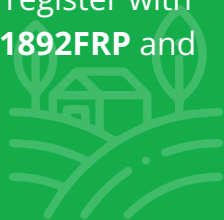
These important documents allows contractors to minimize the risks of operating as small businesses and protect against losses.

Carolina Farmers Mutual Insurance Company have made legal document services available to all our Farmowner and Commercial policyholders, free of charge. Follow the correct link depending on your policy type, to get access to a host of contracts and more.



Farmowner policyholders

👉 click [here](#) and log in or register with the access code **CFMIC1892FRP** and your **policy number**.



Commercial policyholders

👉 click [here](#) and log in or register with the access code **CFMIC1892BRP** and your **policy number**.

