

What You Need to Know about Working with Independent Contractors

When working with independent contractors, it's essential to establish safeguards that shield you from their potential mishaps. If contractors do not carry adequate insurance, you could be held liable for their mistakes.

- Require contractors to maintain their own liability and worker's compensation insurance, with policy limits that are equal to or greater than your policy limits. Get proof of insurance before signing a contract.
- Avoid agreements where the contractor requires you to hold them harmless from liability.
- Check with your insurance agent to confirm you have the proper coverage before starting any project that may involve the use of an independent contractor. Ask that your business be named as an additional insured on the contractor's general liability policy.
- Review all contracts with your attorney.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.