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BWC Cautions Homeowners to do Research Before Hiring Storm Damage Repair Companies

Lack of workers’ compensation coverage can create liability for homeowners

COLUMBUS – The Ohio Bureau of Workers’ Compensation (BWC) is cautioning homeowners to do their homework before hiring contractors to repair damages caused by recent storms. Businesses offering services like tree removal, and roofing and gutter repair must have workers’ compensation insurance coverage to protect their workers if they are injured on the job.

“There are unfortunately some less than reliable contractors who will capitalize on the misfortune of wary homeowners and have not acquired the necessary workers’ compensation coverage,” said BWC Administrator/CEO Steve Buehrer. “If a worker is injured repairing a private residence and is not covered by workers’ compensation insurance, the homeowner can be at risk of costly litigation.”

All employers with one or more employees are required to carry workers’ compensation coverage. Independent contractors and subcontractors also must obtain coverage for their employees. Homeowners can also purchase a domestic household policy to cover workers hired to provide home improvements for construction activities if the worker does not have his own business or workers’ compensation insurance.

Homeowners are encouraged to ask potential contractors to produce a copy of their BWC certificate of coverage. They can also utilize the coverage look up tool at ohiobwc.com, or call 1-800-OHIOBWC to confirm coverage.

Chronology

- July 3: Ohio Board of Regents Chancellor and Ohio Department of Aging Director ask Ohio’s colleges and universities to urge their students to help those affected by the outages and heat.
• July 2: The Ohio Department of Job and Family Services (ODJFS) ask the federal government for permission to issue mass food assistance replacement cards to individuals enrolled in the Supplemental Nutrition Assistance Program (SNAP) who lost food due to power outages.
• July 2: FEMA delivers initial water supplies to the local level.
• July 1: Members of the Ohio National Guard deploy across the state to help check on Ohioans who may be at risk from power outages and extreme heat.
• June 30: Gov. Kasich’s request for federal assistance is approved.
• June 30: Gov. Kasich speaks to the President to request federal assistance and spoke with utility company CEOs and local elected officials to make state resources available.
• June 30: Gov. Kasich declares an emergency for the entire state of Ohio so state agencies and the National Guard can assist local government response and recovery efforts.
• June 29: Ohio’s Emergency Operations Center in Columbus activates to coordinate state and local storm recovery efforts.
• June 29: Severe storms knock out power for approximately one million homes and businesses across two-thirds of the state.

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