



**636 – 980 – 4245**

205 W. Terra Lane, Suite B. O'Fallon MO. 63366

## **WHAT CAN GO WRONG WHEN DEALING WITH A LESS THAN REPUTABLE CONTRACTOR**

- POOR WORKMANSHIP
- UNINSURED WORKERS
- POSSIBLE LAWSUIT AGAINST HOMEOWNER BY INJURED WORKER
- PRICE GOUGING
- SUBSTITUTION OF PRODUCTS
- INTERRUPTION OF WORK
- INCOMPLETE JOBS
- INEXPERIENCED WORKERS
- INEXPERIENCED ESTIMATORS
- REQUEST FOR ADDITIONAL MONIES
- WORK FAILS TO PASS BUILDING INSPECTION
- WORK FAILS TO PASS BUILDING CODE
- EXCESSIVE DAMAGE TO LANDSCAPING
- DEBRIS LEFT IN YARD
- ALCOHOL, DRUGS OR ABUSIVE LANGUAGE ON JOB
- NOT ACCOMMODATING REASONABLE REQUEST
- WARRANTIES NOT HONORED
- CONTRACTOR WENT OUT OF BUSINESS, OR CAN'T BE REACHED
- LABOR LIENS FILED AGAINST PROPERTY BY SUBCONTRACTORS
- MATERIAL LIENS FILED AGAINST HOMEOWNER BY MATERIAL SUPPLIER

**“It’s unwise to pay too much, but it’s worse to pay too little. When you pay too much, you lose a little, that’s all. When you pay too little you sometimes lose everything, because the thing you bought was incapable of doing the job it was bought to do. The common law of business balance prohibits paying a little and getting a lot. It can’t be done. If you deal with the lowest bidder, it is well to add something for the risk you run, and if you do that you will have enough to pay for something better.”**

**John Ruskin (1819 – 1900)**

***Don't settle for less. Let us deal with your insurance company.***