

Tips For Rebuilding After Hail Damage

Town of Fishers registration requirements for contractors:

Contractors seeking to perform work on residences and businesses located in the Town of Fishers must complete the following registration requirements. To become a registered contractor with the Town of Fishers, the applicant must complete a contractor registration application and must also provide the following:

- *General liability insurance certificate.*
 1. Must have a certificate of insurance.
 2. Must have minimum of \$500,000 for each occurrence of death or bodily injury.
 3. Must have minimum of \$100,000 for each occurrence of property damage, or must have combined single limit coverage which covers both bodily injury and property damage, minimum of \$500,000 per occurrence.
 4. Must indicate the policy number.
 5. Must identify the effective and expiration dates of the coverage.
 6. Must name the sole proprietor, partnership or corporation as the insured.
 7. Must list the name, address and phone number of the insurance agent.
 8. Must not limit coverage to a single job.
 9. Must notify the Fishers Engineering Department, in writing, at least 15 days prior to cancellation.

(Ord. 020110A, passed 2-15-10)

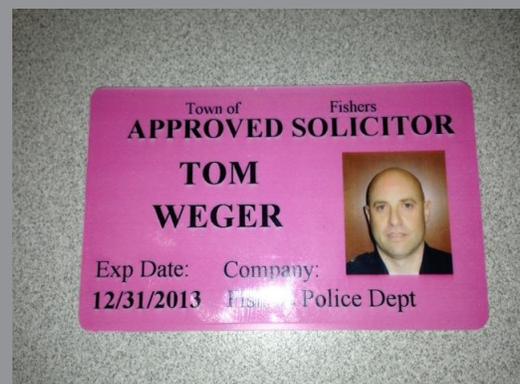
All issued contractor registrations are valid for one year from the date of issuance.



What to know about solicitation:

In Fishers, every legitimate door to door solicitor receives a pink solicitor's badge when they purchase their permit. They must display this badge **at all times**. If a resident does not observe the badge, the Fishers Police Department suggests that the resident call The Hamilton County Dispatch Center at 773-1282 and request an officer make contact with the solicitor.

The Police Department also recommends residents to never open the door to anyone they do not know. If a stranger approaches your home, you should make it apparent that you are in the home and immediately call 911.



Tips For Rebuilding After Hail Damage

The Town of Fishers Recommends taking the following steps when rebuilding from hail damage:

1. Contact a contractor to perform a free inspection of your home to determine if your hail damage is significant enough to contact your insurance company. Often, homeowners will contact their insurance company prior to having a professional determine the amount of damage, resulting in a claim on your homeowners insurance that may not equal more than your deductible. Often times it will be cheaper to pay for repairs out of pocket without making a claim on your homeowner's policy.
2. If significant hail damage is found, be sure to obtain at least 3 estimates for repair.
3. Contact the Town of Fishers Department of Community Development at 317-595-3120 between 8:30 a.m. and 4:30 p.m. Monday through Friday to ensure you choose registered contractors. A phone call can help you determine if and how long a company has been registered with the Town of Fishers. If the company is registered, they will have met the town's minimum liability insurance coverage amounts.
4. Ask your contractors if they will be willing to meet your insurance adjuster on site to review the damage together.
5. Be sure your insurance adjuster and contractor inspect all of your property damage. For example, roofing, gutters, flue vents, roof vents, siding, window screens, A/C units, wood and metal trim, decks, pool covers, mail box, exterior light fixtures, accessory structures, and any other exterior portion of your property that may have sustained damage.
6. Do not feel rushed into signing any contract.

Questions to ask prior to selecting a contractor:

- What precautions will be taken to protect landscaping?
- Will a dumpster be used? If so, how long will it be in my driveway and will you put plywood down to protect my driveway prior to placing the dumpster?
- What type warranties do you offer? Can I buy an extended warranty?
- Have you done work in Fishers before?
- Do you have local references?
- How long has your company been in business?
- Where is your home office located?
- Do you require money down? If so, how much?
- How long will the job take?
- How much advance notice will you give me before starting?
- Who do I call if there is a problem during construction?



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