



**WINTER PARK/FRASER BUILDING DIVISION
PROPERTY OWNER/LEGAL REPRESENTATIVE
AFFIDAVIT OF CONTRACTOR INSURANCE**



The Towns of Winter Park and Fraser require that all applications for a building permit include evidence that property owners or their legal representatives are informed of the liability protection provided by their contractors and subcontractors. Uninsured contractors expose the property owner or their legal representatives to considerable financial risk including injured workers, unpaid suppliers, property damage, fire and theft.

Typically, property owners or their legal representatives protect themselves by:

1. Obtaining certificates of liability and workers compensation insurance from all contractors and subcontractors, preferably naming the property owners or their legal representatives as additional insured parties;
2. Alternatively, requiring the general contractor to guarantee all subcontractors are adequately insured;
3. Requiring the contractor and subcontractors keep these policies in full force throughout the construction project;
4. Obtaining builder's risk insurance to protect against fire and theft;
5. Obtaining umbrella coverage for multi-million dollar projects; and
6. Seeking the advice of an insurance professional before signing a building contract.

I, _____ the owner or the legal representative of the owner of the property located at _____ understand the risks of employing uninsured contractors. I am satisfied with the insurance protections provided by the contractor and subcontractors who will be building/doing _____ (aka. "the project") on the address mentioned above. I hereby authorize an application for a building permit to construct/do "the project."

In witness whereof, the owner or legal representative, _____ has caused his/her name to be hereunto subscribed this ____ day of _____, 20____.

Owner's or Legal Representative's Signature

State of _____ }

County of _____ }

The foregoing instrument was acknowledged before me this ____ day of _____ 20____, by _____ (the owner's or legal representative's name)

Notary Public Signature