

## THE UNLICENSED TREE TRIMMER YOU HIRE TODAY COULD OWN YOUR HOME TOMORROW

Homeowners who hire unlicensed contractors to perform tree work may expose themselves to liability for injuries suffered by employees of the contractor.

"With thousands of dollars at stake, not to mention the integrity and appearance of your property and your personal safety, make sure you investigate before deciding which company you should hire," warns Peter Gerstenberger, senior advisor for safety, standards and compliance with the Tree Care Industry Association. "If the 'professional arborist' you hired to remove a tree drops it on your house instead of your lawn, it's too late to confirm the company is insured."

A large number of consumers have been dragged into litigation involving uninsured contractors. Why? Because if an employee of an unlicensed contractor is injured on the job, the homeowner may be responsible for his injuries or disabilities. Of course, if that unlicensed tree service drops a limb on the house or a tree on the neighbor's house - there is probably no protection other than the homeowner's insurance.

Consumers believe that paying a tree service company "under the table" will save them money. That may or may not be true, but if there is a problem, the consumer almost never has any option with an unlicensed or uninsured contractor. In addition to having no insurance, unprofessional companies are less likely to perform professional work. Consumers may end up paying more to repair the damage, or may lose the value of a specimen tree that declines due to poor care.

"Disreputable companies are renowned for ripping gutters off, breaking fences and bird baths, and even dropping trees on houses," says Gerstenberger. "Then they typically fold up and leave, never to be seen again." In most cases, unlicensed tree workers are employed by companies that do not have workers' compensation insurance or liability insurance. These companies do not pay city, state, or federal taxes. They do not secure permits when required. Any of these problems can cause a homeowner costly legal problems!

### How Can Homeowners Protect Themselves?

Disreputable companies tend to:

- Solicit work door-to-door
- Demand payment in advance
- Advertise topping, an injurious practice to trees
- Sell jobs without producing a written estimate or work order.

Start with the arborist listed in the phone book. Look for what the ad tells you about the company: number of years in business, professional affiliations, accreditation, licenses, certification, etc. Be aware that the credentials of someone calling himself an arborist can vary widely. Don't just hire someone with a chain saw who knocks on your door! Look for the company displaying the credentials of a professional.

When you meet with the arborist:

- Ask to see current certificates of liability and workers' compensation insurance, if applicable.
- Ask for local references, and check on the quality of their work and level of service.
- Verify professional affiliations, such as membership in the Tree Care Industry Association.
- Don't be lured by a bargain and don't pay in advance.
- Insist on a signed contract as to cost, dates when work is to be performed, and exactly what is to be done.

*This information is provided by the NJ Board of Tree Experts and the Tree Care Industry Association.*