

ASSOCIATION/OWNER

Risk Mitigation and Safety Program

ONE OWNER'S POOR DECISION ON WHO TO HIRE AND GIVE ACCESS TO THE PROPERTY CAN NEGATIVELY IMPACT THEM, OTHER OWNERS, AND THE ENTIRE ASSOCIATION.

A FREE SERVICE BROUGHT TO YOU BY:



EDUCATION.

If homeowners truly understood the financial and personal safety risks associated with who they hire, most of them would take more care.

*****Disclaimer from Rivercross Window Cleaning: Some of these suggestions may seem a little extreme, like the person who wrote this did so after binge-watching Season 2 of Prison Break. But the point is, they're just suggestions, and whether or not you choose Rivercross as your service provider today, we believe in educating yourself for the ultimate safety of your home and family, across any and all industries.**





Many companies claim to be licensed and insured when they are not. Many even have official looking documents and business cards that read "licensed & insured."

Hiring an uninsured sales provider may mean that you're liable for injuries to workers or others on your property, including damages to personal property.

Because they aren't regulated, unlicensed companies often use inferior materials and provide shoddy workmanship. Workers are often unfamiliar with building codes and ignore needed inspections. It is unsafe and can also make selling your home in the future difficult or expensive.

It often costs a homeowner more in the long run than if they had hired a licensed, insured company in the first place.

If a homeowner hires an unlicensed company or person, and someone is hurt, courts have determined that the homeowner is recognized as the employer, and therefore you will be the one "liable for worker's comp."

Many homeowner insurance policies exclude damage done by unlicensed, uninsured workers, making repairs and injured worker's expenses the homeowner's personal liability.

Hiring a licensed and insured company does not guarantee quality and satisfaction. It is important to investigate a company's quality and customer service record.

The best predictor of the future behavior is past behavior, whether it is customer service, or the criminal activity of an employee. It is important to understand the history of both.

Statistically, criminals will often use their employment to find their next victim. Once on the property, criminals can learn what belongings are inside, if there is an alarm system, or a dog, when the owners are home, and where the easiest access points are, rather than walk around looking in windows where someone is likely to notice and call the police.

Many service companies that claim to background check their employees do not. Of the few who do, they often perform them incompletely, only checking one county or state, or simply doing an unreliable internet check.

Of the small percentage of companies that perform proper background checks, many do not have written guidelines as to who they will not hire (and even if they do, those guidelines are sometimes compromised or even ignored by a desperate manager in a hurry to make a much-needed hire, a complicit HR person, or even an owner who decides the candidate "seems like a nice guy").

Even if a company gets it done right, they often perform a check only once, at the time of hire.

It's an unfortunate fact, but everyday, companies large and small, introduce dangerous felons into their customers' lives.



TOOLS.



Referrals from friends and family are great. Just don't assume they did their due diligence.

AsktheSeal.com is a free service to customers. You do not have to pay and you do not have to enter any personal information. AsktheSeal.com verifies state license, insurance, customer satisfaction, and performs annual criminal and sex offender checks on the owner and employees who interact with the public or their personal information. Employees are issued AsktheSeal.com photo ID's, verifying their background checks, and companies with the Seal of Approval can email you an appointment confirmation with the employee's photo and verification of background check so you know who you are opening your door for. Visit asktheseal.com for terms, conditions, and limitations.

The Montana Department of Labor and Industry website is <http://dli.mt.gov/>. Here you can see Montana's state regulations concerning insurance, worker's compensation, etc.

Check with your local municipality to see what, if any, permits are required.

Google the company's name and look at the results. You will likely find reviews. Take these with a grain of salt, as many fly-by-nights have learned to game the system by having friends and family post positive reviews (and even post negative reviews about their competitors). Specifically, Google the company name, plus the word COMPLAINTS. This will unearth important information.

Check the BBB complaint history. There is a lot of discussion about the usefulness of the BBB's grading system and accreditation process, but the complaint history can be very telling. Be sure you review the complaint history and not just the grade, as you might find a company with many complaints that has paid to be accredited by the BBB and has received an A grade. Conversely, you may find a company that has only one complaint who is not accredited, and has received a grade of B, C, D, or even F.

Angie's List is a website that consumers pay to join. As a member, you can look at the reviews written by other members and you can write reviews on companies. This can be helpful, but remember, a complaint doesn't automatically make a company bad. Predatory customers sometimes use the threat of a bad review as leverage to renegotiate a lower price after the work is done. Conversely, you cannot trust positive reviews 100% either. Fly-by-nights game many review sites by having friends and family sign up and write reviews. Angie's List states that companies don't pay to be on Angie's List, yet many of the companies do pay to put coupons on Angie's List, as well as pay Angie's List to advertise

Ask for a current liability and worker's comp insurance certificate directly from the contractor's, or service provider's, insurance company. Most insurance companies will fax or email directly to you and this should not be viewed as an absurd request by the contractor, service provider, or insurance company.

Do not just take a sales person's word for anything. Investigate their claims. Get it in writing.

Familiarize yourself with Montana's construction lien law (<https://leg.mt.gov/bills/mca/71/3/71-3-531.htm>).

Do not leave cash, jewelry, guns, or other valuables lying out in the open.

Put away any pain meds, narcotics, anti-anxiety pills, etc. Do not leave these drugs in medicine cabinets where they can be easily seen, as some service people may ask to use the bathroom to steal pills.

Many crimes where the service person returns later have to do with cash, jewelry, guns, or drugs seen while on the service call.

Do not share personal information including your schedule. Many crimes occur up to six months after the service call.

Have another person home with you during the service call when possible.

You do not have to let a person in your home if you do not feel comfortable. If you feel uncomfortable after the person is in your home, call a friend or neighbor and ask the service person to leave while you are on the phone. If you feel you are in danger, call 911.

Do your homework on the work needed, the company you hire, and the people doing the work.

Do not schedule a service call when only a minor will be home. Most reputable companies will not enter a home with an unsupervised minor.

Check all your windows and doors after the service person leaves.

Companies with AsktheSeal.com Seal of Approval can email you an appointment confirmation that includes a photo and verification of background check of the employee coming to your home or business. The employee will also be wearing a company photo ID badge issued by AsktheSeal.com further verifying their background check and identity.

Share this information with your family, friends, and neighbors.

Nothing compares to neighbors looking out for neighbors. Contact your local police or sheriff's department for assistance in setting up a neighborhood watch.

FRONT DOOR SAFETY TIPS.

- Do not open the gate or door for anyone you did not invite to your home.
- Decide how you will handle unexpected knocks at your door before they happen.
- Stick to the plan and do not be afraid of appearing rude.
- Ignoring the unexpected knock or doorbell is an absolutely acceptable option.
- Install an intercom. Wireless units are available online and in home improvement stores.
- Talk through the door if you must, but do not get frustrated and open it.
- If the person says it is an emergency, tell them you are calling 911 for them (and, you know, do it).
- Make sure your entire family understands and follows the plan.
- If allowing an appointment with someone who solicited you by phone, confirm on your own that they have a business license and physical location. Call the company (not the person or phone number given to you by the telephone solicitor), and confirm that the solicitor works for that company and schedule the appointment through the company.
- When scheduling an appointment, question the company about who is coming to your home:

- Will they be driving a marked company car?
- Will they be wearing a uniform?
- Will they have a company photo ID Badge?
- Have they passed a national and local criminal and sex offender background check?
- What is the company's policy on hiring people with criminal convictions?
- What offenses disqualify them from being hired and, more importantly, sent to your house?
- Can the company email you a photo of the employee to be sure who is at your door?

AsktheSeal.com is a free service to consumers. No login is required. Companies with the AsktheSeal.com Seal of Approval can email you a photo of the person coming to your home with verification of their annual criminal background check. The employee showing up to your home will have a photo ID issued by AsktheSeal.com further verifying their background check.

AsktheSeal.com is happy to present our Association Safety Program at no charge to association managers, directors, owners, and neighborhood watch meetings. To schedule your presentation or request an electronic copy of this document, send your request to info@asktheseal.com or call 800 - 410 - SEAL (7325) x 601.



A Parting Note From Rivercross Window Cleaning:

See what I meant about the author having binge-watched Season 2 of Prison Break before writing this? In all seriousness, though, even though it may seem a bit heavy-handed...cynical...even slightly fear-monger-y...that's not the intention. As we mentioned in our disclaimer, these are simply tools, and things to discuss with your family for your own comfort and well-being. And, as afore mentioned, even if you choose to go with another service provider who will better fit your particular set of window cleaning needs, we hope you will still take up these points of discussion to consider and talk over with your family, friends and neighbors!

