



## **DON'T LEAVE YOUR CLIENTS EXPOSED: INSURANCE MATTERS!**

As the owner of Changing-Places, Inc. (CP), I have been providing Organizing and Relocation services through referrals from real estate agents for over 25 years. For the first time in our long history, a recent client accidentally injured one of my employees on the job.

*What insurance covers this? Is your client protected?*

During a move to a new home in San Francisco, our client yanked a hanger out of a closet and accidentally scraped our Project Manager's eye.

The accident resulted in a scratched cornea: plus an ER visit and three follow up doctor's visits. Thankfully, there was no permanent loss of vision or scarring.

Because Changing-Places carries Worker's Compensation insurance, we were fully covered for this very serious accident. It scared the daylights out of all of us but thankfully we were fully insured. (In all of the years we have been in business we have never had a claim.)

So here is the lesson learned that I want to share:

When you recommend a vendor, handyman or an organizer, accidents can and do happen. **Your client's homeowner policies do not protect any outside vendors being "paid" to provide a service.** Their policies typically only cover accidents of non-vendors (i.e. a neighbor tripping on a frayed rug, a cousin falling off a broken ladder and so forth).

In 2016, the legal coverage required for all companies/vendors to be hired is:

- Worker's Compensation Insurance
- Liability Insurance
- Bonding Insurance (in some cases)

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Our Worker's Comp covered the incident. General Liability Insurance protects against any bodily injury to others and property damage. Liability coverage applies if the client is hurt or their property is damaged in any way (such as that favorite Lalique vase).

Many homeowners feel safe and secure when they hire a "bonded" vendor, yet it only applies when a vendor's employee is convicted of stealing a client's goods. Relying on this type of coverage can provide a false sense of security. **To avoid having your valued clients, the Homeowners, exposed to a lawsuit, it is imperative that you know what coverage your vendors provide to your clients when making a referral.**

Please don't leave your clients exposed – Insurance Matters! Especially in today's litigious world. That's why Changing Places carries the coverage that we do – and why clients continue to refer us, and our business has grown. Though costly, our insurance coverage gives our clients and employees complete peace of mind.

*Changing Places is the only Professional Organizing & Relocation Company in the Bay Area that carries all of these critical insurance policies.*

**BEST HOME ORGANIZER**

PACIFIC SUN  
Best of Marin  
2015

PACIFIC SUN  
Best of Marin  
2014  
1st Place

PACIFIC SUN  
Best of Marin  
2017  
1st Place

PACIFIC SUN  
Best of Marin  
2015  
1st Place

PACIFIC SUN  
Best of Marin  
2015  
2nd Place

PACIFIC SUN  
Best of Marin  
2016  
1st Place

PACIFIC SUN  
Best of Marin  
2019  
2nd Place

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**CHANGING  
PLACES**

ORGANIZING & MOVING ARCHITECTS

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*For more information about Changing Places and the services we provide, visit our website at [www.Changing-Places.com](http://www.Changing-Places.com). We're a team of 25 trained professional organizers, two interior designers and an architect – and we orchestrate moves anywhere.*

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