## Why You Should Check Insurance Before Hiring a Window Contractor

Hiring a window contractor is not just about price, window style, or how fast they can get the job done. It also comes down to whether the crew is carrying the right insurance, because a simple installation can turn expensive very quickly if someone gets hurt or property gets damaged.

If you are comparing bids for window replacement in Rowlett TX, insurance should be part of the conversation from the first estimate, not something you ask about after the crew shows up.

An experienced window replacement company can confirm the cause with a quick inspection.

## The Documents A Legitimate Contractor Should Be Able To Show

The basic paper trail is usually simple. You are looking for a current certificate of insurance that names the contractor and shows the policy is active, not expired.

Most homeowners should also ask whether the contractor carries general liability insurance and workers' compensation insurance. General liability helps cover accidental damage to your home, while workers' compensation helps cover injuries to the crew on the job.

When you review the certificate, pay attention to a few practical details: 4. The coverage type should include the protection relevant to the job.

A careful homeowner can catch a lot of problems just by asking for the paperwork and reading it slowly.

## How To Verify That The Coverage Is Real

It is common for homeowners to assume a certificate is enough because it looks official. In practice, certificates can be outdated, issued for a different project, or show coverage that has since lapsed, so a quick confirmation call can save a lot of trouble.

You can also ask whether the policy includes a general aggregate limit and whether there are exclusions that affect residential window work. Most homeowners will not need to parse every line, but a contractor should be able to explain the basics in plain English.

It window Rowlett TX Rowlett Windows & Doors is also smart to compare the insurance check with the rest of your hiring process. Ask questions about experience, crew supervision, and how they handle accidental damage. A well-run company usually has a consistent answer for all of it, because insurance is only one part of responsible job management.

## Red Flags That Should Make You Pause

A low bid can be tempting, especially when you are comparing the cost of window replacement in Rowlett TX for a single-story home or a larger project with multiple openings. But a bargain is not much of a bargain if the coverage is not real.

Watch for these common red flags: 2. The policy dates are expired or missing.

That last point deserves special attention. Even a small job can go wrong, especially when the work involves ladders, old frames, broken seal units, or trim that has been stressed by age and heat cycles.

That matters whether you are replacing one failed unit, planning a larger exterior update, or dealing with damage from hail or a storm. The paperwork should be boring, clear, and current. That is exactly what you want.

## Questions To Ask Before You Sign

A few minutes of paperwork now can save a lot of stress later. This is true for replacement windows, patio doors, and any exterior work where the crew will be entering and exiting your home repeatedly.

- Will your own employees or subcontractors be doing the installation?

  That is especially important when you are trying to balance price, product quality, and timing. Window work is one of those trades where the cheapest option can become the most expensive if the basics are not in place.