



O'CONNOR
INSURANCE ASSOCIATES

The following are a list of contractors that we are familiar with. Even though they are a referral PLEASE do your own due diligence before hiring anyone on this list or otherwise. At the end is a blog article about hiring a contractor. Please take a minute and look it over. **ALWAYS verify a contractor has insurance before hiring.**

Computer & Networking Services

Sam Lucas
Carolina Computer Partners

<http://www.ccp4systems.com/>
(704) 549-0125
slucas@ccp4systems.com

Electrician

Brack Electric, Inc (Commercial)

704-573-3708

Berryman Electrical Service (Residential)
Justin Berryman

704-361-1795

Leprechaun Electric

704-401-4578

Malloy Electric

704-309-1581

Phillips Electrical Systems

704-545-0815

HVAC Contractors

Jeff Buhl
All City Heat & Air

<http://www.allcityheatandair.com/>
704-567-1364

Patrick DeRose
DeRose HVAC

jeff@allcityheatandair.com
<http://derosehvac.com/>
704-906-4989
service@DeRoseHVAC.com



1973 J.N. Pease Place, Suite 203
Charlotte, NC 28262
Phone: 704-510-8884

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Restoration Companies

Culver Crew

Renovation & Restoration
Nick Culver & Heather Culver

<http://www.culver-crew.com/>
Cell 704-999-7702
sales@culver-crew.com

Rainbow Restoration

William Griffin (Rep)

<http://www.rainbowintl.com/greater-charlotte>
Cell 704-787-4688
Office 704-523-1124
William.griffin@rainbowcharlotte.com

ERX

John Sheehan

www.erx247.com
Cell 704-280-9190
Office 704-626-6800
John.sheehan@erx247.com

Spangler

Michelle Easton

<https://spanglerestores.com/>
Cell 704-975-0470
Office 704-821-0882
michelle@callspangler.com

PuroClean

Bruce Powell

www.puroclean.com/PFWDS-NC
Cell 704-719-0479
Office 704-992-6046
bpowell@puroclean.com



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Roof, Siding, Windows, Gutters

Southern Home Services
Shawn Kalgren

www.shspros.com
Cell 704-622-4602
Office 704-531-2122
shawn@shspros.com

Elevate Roofing and Exteriors Above and Beyond
Jonathan Rushing

<http://www.roofingspartanburg.com/>
Cell 704-793-3310
Office 800-977-6638 ext 1
jonathan@roofwithelevate.com

Nordman Roofing

704-577-1853
roof_wizard@hotmail.com

Statesville Roofing

704-873-7261

Sustainable Contracting
Stu Ratcliff

704-634-8735

Advanced Roofing
Jason Hooper

704-345-2913

Pinnacle Roofing
Ben Cannon

704-527-3508

PresPro
David Cheek

www.prespro.com
980-939-0347
dcheek@prespro.com

Window Cleaning, Film, Gutter Cleaning, Pressure Washing

Window Genie of Lake Norman

<http://charlotte-metro.windowgenie.com/>
704-489-0616



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5 Things You Need to Know Before You Hire a Contractor

The process of hiring a contractor is a tough one. Whether you are hiring someone to repair some minor damage, do a remodel or you have had an insurance loss these are steps you cannot afford to skip. Missing one of these steps will cost you money out of your pocket. Money you were either expecting to spend on your remodel or money you were not budgeted to spend after a claim.

Please please please whatever you do **absolutely DO NOT** let a contractor so much as step foot on your property without insurance. Do not take their word for it. **Ask to be named a certificate holder and to have a certificate of insurance faxed, emailed or snail mailed to you.** Being listed as a certificate holder ensures the contractor has current insurance. This is a very common request so don't be shy. Don't know what you are looking for? Forward it over to your insurance agent. That is what we are for! Skip this step and any damage a contractor causes and/or any injuries to the contractor's employees will be your problem which = money out of your pocket. Generally speaking the contractor minimally should have general liability, workers compensation and be bonded.

Beware of contractors that are not local. There have been an in-flux of contractors from other states that are not ethical. Do your research on a company – ask where they are headquartered, who owns the company, check out the BBB, Angie's List etc. . . Contractors that don't live/work/play in your area do not care about their reputation. They are working only for the money and the quality of their work will prove it. Worst part is when you go to complain to them you won't be able to find them because they have moved on to another town. Here is a piece WCNC just posted about this topic <http://www.wcnc.com/money/consumer/dont-get-taken-by-storm-chasing-contractors/56521269>

Do not under ANY circumstances pay for all the work up front. We had several clients that paid for full roof replacements before the work was done and the company took their money and went out of business. How awful is that?? Your roof needs replaced, the insurance company gave you the money and you just paid it all to a company that filed bankruptcy before they did your work. Talk about money out of your pocket!! If you are ask for money upfront make sure you are dealing with a legitimate company (because you have done your research), have a signed contract agreeing on the work and cost and only give a small percentage (no more than 25%) up front.



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Last but not least ask for references. Anyone that does a good job should be able to provide you with at least 3-5 customers they have done a similar project for. Don't just get the references so you can check it off your list – CALL them. The number one question you should ask the person is if they would hire the contractor to do additional work for them. Ask that question first if they say “no” then you really don't need to know anything else.

Oops – last but not least (for real this time) get more than one estimate. I know it takes time but you are spending a lot of money on the project. Get at least 3 and 5 if you have enough time. You are not just paying a contractor to do the job but are also paying for that person's professional opinion.

If you get that funny feeling in your gut that something just isn't right **TRUST YOUR GUT!** If you get into this process and just aren't sure about something. . . the certificate of insurance, what insurance the contractor should have ANYTHING, **call us 704-510-8884.** Every single day this is what we do. Even if you are remodeling **call us 704-510-8884.** You have hired O'Connor Insurance as your insurance professionals and we are more than happy to help you.

You can find this full blog post on our website:

<http://oianc.com/2016/02/5-things-you-need-to-know-before-you-hire-a-contractor/>



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