

THE **PERILS** OF NOT CHOOSING RELIABLE

Just in case we failed to explain the true value of a Reliable Fence ...

And in the unthinkable scenario that you're considering hiring another fence contractor ...

Please understand there are significant risks you must consider when choosing a fence contractor:

1. **The risk of being sued due to inadequate insurance.** State laws detail that if a contractor is not properly insured and there is an injury on the job, the injured worker may sue the homeowner.

Other Fence Contractors: Too often their level of insurance is non-existent or incomplete.

Reliable Fence: We carry full and complete insurance, including excess liability, worker's comp & work vehicle coverages. [See the back page of this flyer for details!](#)

2. **The risk that the contractor may do a shoddy job, or worse yet, not finish your job, and walk away with your money.**

Other Fence Contractors: A surprising number of local fence companies have gone out of business in the past several years. Some have filed for bankruptcy protection! Many of their customers have been unable to get projects finished or even get minor problems rectified.

Reliable Fence: The Reliable name has been recognized in New England for over 70 years. Reliable Fence has been associated with fair pricing, quality work, and dependability.

It's also important to understand that, although we're asked to all the time, we cannot repair or finish a fence job started by another contractor who's no longer in business (or one that won't return your phone calls anymore).

3. **The risk that you'll unknowingly receive an inferior fence product.**

Other Fence Contractors: Too often a contractor might include a substitute product in their quote (so their price will appear low). Products such as "Chinese Cedar" or "1-Sided Boards" are inferior products – as are the myriad of vinyl products currently available that might not withstand a single New England Winter. [A surprisingly low price too often means a surprisingly low product quality.](#)

Reliable Fence: We only stock quality fence products that have been time-tested to withstand years of New England weather. That's why we've been servicing New England for 70+ years!

Don't accept unnecessary risk – CHOOSE RELIABLE!!

ACORD CERTIFICATE OF LIABILITY INSURANCE

CSR NB
RELFP001

DATE (MM/DD/YYYY)
03/01/24

PRODUCER
THE BURKE INSURANCE AGENCY
18 Brown Street
Salem MA 01970
Phone: 978-741-7810 Fax: 978-741-7805

INSURED
RELIABLE THE FENCE PEOPLE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Arbella Protection Insurance	
INSURER B: The Hartford	
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

RISK CODE LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC		03/01/25	03/01/26	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPROP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS		03/01/25	03/01/26	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
A	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				
	EXCESS/UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 10,000		03/01/25	03/01/26	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$ \$ \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below		03/01/25	03/01/26	WC STATUS-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
	OTHER				

NOTE: for your protection limits increased to \$5M aggregate

NOTE: no exclusions - beware of 'Sole Proprietor' exclusions, you may not be covered???

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADD

CERTIFICATE HOLDER

CANCELLATION

RELIABLE

RELIABLE THE FENCE PEOPLE

SHOULD ANY OF THE ABOVE POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 20 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

