State of Louisiana

State Licensing Board for Contractors

Jeff Landry
Governor

Brad Hassert
Executive Director

To: Home Improvement, Residential, and Mold Remediation Contractors

From: Licensing Department
Louisiana State Licensing Board for Contractors (LSLBC)

Subject: LSLBC changes regarding Insurance

It is the mission and purpose of this agency to protect the general public from incompetent and fraudulent acts of a contractor while promoting the integrity of the construction industry. In order for this agency to fulfill its role in protecting the public, effective **November 1, 2024**, LSLBC has implemented the following changes to the insurance requirements for home improvement, residential, and mold remediation contractors. Please see the following changes listed below:

- **Certificate Holder on the insurance certificate:** The Board is requiring LSLBC to be listed as a certificate holder on the insurance certificate.

  Certificate Holder information:
  Louisiana State Licensing Board for Contractors (or **LSLBC**)
  600 North Street
  Baton Rouge, LA 70802

- **When to provide Insurance Certificates to the Board:** Home Improvement, Residential and Mold Remediation contractors are required to provide proof of general liability and workers' compensation insurance coverage to the Board at the time of **application** and at the time of license/registration **renewal**. Additionally, contractors are required to maintain continuous coverage while holding an active license/registration with this Board. In order to ensure contractors have maintained continuous coverage, insurance certificates are also required at the time the **insurance policy renews**.

- **Description of Operations on the insurance certificate:** The Board is requiring specific wording in the Description of Operations on the insurance certificate, see wording below, and the contractor should be properly insured for their scope of contracting operations. The Board also requires that any exceptions to the coverage must be listed in the Description of Operations.

  - **Residential License** – Description of Operations – required wording
    - The Commercial General Liability Policy represented on this Certificate of Insurance provides general liability coverage for **residential home contracting** operations subject to the terms and conditions of the policy.

- **Home Improvement Registration** - Description of Operations – required wording
  - The Commercial General Liability Policy represented on this Certificate of Insurance provides general liability coverage for **home improvement contracting** operations subject to the terms and conditions of the policy.

- **Mold Remediation License** - Description of Operations – required wording
  - The Commercial General Liability Policy represented on this Certificate of Insurance provides general liability coverage for **mold remediation** operations subject to the terms and conditions of the policy.

Please note: These changes will be required when the certificate is being submitted to the Board for an application, license renewal, and at the time the insurance policy renews. Agents and contractors are not required to submit revised certificates unless it is one of these instances.

The following requirements have not changed and are required by the Board:

- Insurance certificates must be submitted to the Board by the insurance agent.
- Insurance certificates can be emailed to insurance@lslbc.gov. (preferred)
- The "Insured" on the insurance certificate must be the exact name of the applicant/licensee.
- General Liability minimum amount of coverage required by the Board is $100,000 for residential and home improvement contractors.
- General Liability minimum amount of coverage required by the Board is $50,000 for mold remediation contractors.
- Workers' Compensation coverage does not have a minimum coverage amount; however, every residential, home improvement, and mold remediation contractor must provide proof of coverage. There are no exceptions or exemptions to this requirement.

If you have any questions regarding these changes, please contact the Licensing Department at (225) 765-2301 or by email at insurance@lslbc.gov.