

CENTURIES OF ROUGH NOTES

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WHY CONTRACTORS NEED INSURANCE

From Travelers Insurance Company "Protection."

The Union roller was in a charge for the blocks in Portland, Ore., when it drew three high-tension electric poles and having a load of splintered logs.



This big machine drove out deep in the Willamette River, at midnight, when a storm struck it and sent it down in 35 feet of water. Three members of its crew were drowned, and others suffered from the falling. Workers purchased the machine a total loss.

People are almost certain to be watching a show about it soon. It has to be shown. The show was on a narrow ground and hoisted over, a few men killed.



Sell the Contractor Public Liability, as well as Workmen's Compensation, for he needs the one as much as the other.

Do not realize, however, is that they must seriously reckon with the public exposure to legal liability and that there will be many weak spots in their insurance protection if they fail to protect themselves against such public claims.

Too often an agent introduces the subject of Public Liability coverage in a casual and unimpressive way. As an illustration, when handling a client's Compensation or Employees' Liability in-

stances he may say: "Better let me write you up for Public Liability, too. It doesn't cost much and might save you a costly claim." A suggestion of this sort will almost surely bring the reply: "No, I don't. I will save that expense. The public are seldom in or about my work." Right at this point the contractor makes a mistake. He overlooks the fact of "public" as people who occasionally gain admission on the job, who have hold-

ing parties in the office and the premises, and, in a general, indefinite way, visitors. It is generally advisable to public exposure ordinary accidents will protect him to protect himself with insurance.

Showing Contractor Public Hazard

As an illustration, let us take a contractor who believes that the public has not a small business, as he says, the