



***Creative Planning Risk Services***

3400 College Boulevard Suite 150

Leawood KS 66211

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April 22, 2009

**Attention: Robert Patrick**

Patrick Properties Services, Inc. DBA Patrick Painting & Siding

7914 Quivira Road, #B

Lenexa KS 66215-2700

Re: Business Insurance

Dear Mr. Patrick:

Certificates of insurance can be forwarded to your customers, on request, by mail, fax, or email. Please provide us the customers name, address, City, State, and zip with fax numbers or email address if available.

A customer should never accept a certificate of insurance from a contractor. We have found certificates issued by former clients that had the dates and coverage changed or cancelled. A certificate sent directly to the customer via the insurance company or agent will be valid attesting to the insurance coverage.

A homeowner that does not secure proper evidence of a contractors insurance coverage will expose their own homeowners insurance or their own assets. Contractors hurt at a home, without workers' compensation insurance, can apply for coverage under the homeowners insurance coverage. A severe injury can exceed the most common homeowners personal liability limit of \$300,000, thus further exposing assets of the property owner.

Procedures and coverage definitions can be obtained through the State Insurance Department. State Department phone numbers and websites can be obtained through the internet and the State Phone book white pages.

Sincerely,

Rob Hissong

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