

# Homeowners Insurance covers fire damage to your home RIGHT (750,000 to replace y



Location **Hawaii**  
<https://www.genclassifieds.com/x-634248-z>

\$750,000 to replace your house

Homeowners Insurance covers fire damage to your home RIGHT?

NO,,, not necessarily. Do you recall after a fire is reported on the news,  
the last comment is usually "fire investigators are determining the cause of the fire."

If it is found that the fire is caused by wiring provided,  
and not complying with the newest electrical code, and or done by, not licensed persons,  
handyman, carpenter, homeowner,homeowner's brother,homeowner's sister,homeowner's mother in law ?.

The insurance industry is not required to pay for anything.  
That includes property damage, liability, personal loss.

NOT REQUIRED ??  
so do you think they will pay \$750,000 to replace your house. RIGHT?

The state of Hawaii requires that all work be accomplished by a licensed electrician.



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YOU ARE A LICENSED ELECTRICIAN  
SEARCH

Visit our website at

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THE LAW

To perform electrical and/or plumbing work in this State, an electrician and/or plumber license is necessary as provided by the law relating to electricians and plumbers, Chapter 448E, Hawaii Revised Statutes, and Chapter 16-80, Hawaii Administrative Rules.

State Contracting Law - Visible Display of Hawaii Electrical Journeyman License for tradespersons.

Published on Apr 17, 2012  
State Law - Visible Display of Hawaii Electrical Journeyman License required on at all times on job site, subject to state fines up to \$500; Act 28 (SLH 2010) / SB2325, Hawaii Revised Statutes §444-9.5(b).

Work performed by an unlicensed worker may also be rejected by your Homeowner's Insurance policy.

Please call our Compliance Department at 841-6169 for more information.

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CONTRACTORS

Construction procurement contracts; employment of state residents..... SB 2840 (Act 68)\*  
Licenses; suspension, revocation and renewal  
intentionally employing a person ineligible to work; sunset..... HB 2897  
Owner-builder exemption; amendments..... HB 1927 (Act 44)  
  
Plumbers and electricians; display of license at construction job site..... SB 2325 (Act 28)

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How unlicensed contractors can cost you.

Honolulu median home price could reach \$774k by 2015

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