

Addendum: Compulsory Insurance & Identification Requirements

1. Currency Certificate Requirement

- Every tradesperson or service provider must upload a valid Currency Certificate confirming they hold current insurance coverage.
- Insurance must specifically include:
 - * Public liability insurance (covering accidental injuries to persons).
 - * Property damage insurance (covering accidental damage to customers' property).
- This Certificate must be photographed and uploaded to the provider's profile before they are granted access to view or apply for any jobs.

2. Mandatory Photo Identification

- Each tradesperson or service provider must also upload a legitimate photo identification document, which may include:
 - * A valid driver's license, or
 - * A government-issued photo ID card or passport.

3. Indemnity Clause

- By registering on our platform, all tradespeople and service providers expressly agree to indemnify and hold harmless HomeServicesEtc.com, its owners, and affiliates against any and all claims, damages, accidents, losses, or liabilities arising from:
 - * Personal injury,
 - * Property damage, or
 - * Any other incident occurring during or as a result of their work.

4. Enforcement

- No tradesperson or service provider will be permitted to access jobs, submit tenders, or accept work through HomeServicesEtc.com unless these requirements are met and verified.
- Failure to maintain current insurance or valid identification will result in immediate suspension or termination of platform access.