

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE**

**CHAPTER 482-1-159
STRENGTHEN ALABAMA HOMES**

482-1-159-.06 Contractor Eligibility Requirements.

To be eligible to work on the SAH program as a Contractor, the Contractor must meet all of the following program requirements and must maintain a current copy of all certificates, licenses, and proof of insurance coverages with the program office:

(a) The Contractor must hold a valid residential home builder's license without limitation, which may be designated as "unlimited", or its successor issued by the Alabama Home Builder Licensure Board. If the Contractor is a general partnership, limited partnership, corporation, limited liability company, or not-for-profit, the qualifying representative representing the contractor must at all times be the same person designated as the contractor's qualifying representative on the face of that contractor's license. The Contractor must be free from all disciplinary action by the Board.

(b) The Contractor must hold any other valid state or jurisdictional business license or work permit required by law in Alabama.

(c) The Contractor and each subcontractor used must independently provide proof of insurance with the following minimum coverages:

(1) General Liability policy with \$1,000,000 per occurrence; \$1,000,000 personal and advertising injury; \$2,000,000 aggregate; and \$2,000,000 products/completed operations aggregate;

(2) Automobile Liability covering owned, non-owned, and hired automobiles with \$1,000,000 per occurrence;

(3) Employer Liability with \$1,000,000 per accident; \$1,000,000 disease policy limit; and \$1,000,000 disease each employee;

(4) Umbrella Liability with \$1,000,000 each occurrence and aggregate; and

(5) Contractors Errors & Omission Liability with \$100,000 each occurrence and aggregate.

(d) The Contractor and each subcontractor used must independently comply with all state and federal Workman's Compensation laws.

(e) A Certificate of Compliance from the State of Alabama Department of Revenue.

(f) Contractor must successfully complete FORTIFIED Roof Contractor for High Wind and Hail and Hurricane training and FORTIFIED Professional for High Wind and Hail and Hurricane training provided by the Insurance Institute for Business and Home Safety (IBHS) or its successor and provide a certificate of successful completion of the training. The training may be offered as separate courses and the contractor is responsible for paying all fees associated with the training.

(g) Contractor must agree to the terms and successfully register with the State of Alabama STAARS Vendor Self Service (VSS) application and receive direct deposit of payment for FORTIFIED work performed under this program.

(h) Contractor must maintain internet access and a valid email address on file with the SAH program and remain active in STAARS while working on the program.

(i) Contractor must maintain an active email address for the communication with the program.

(j) Contractor must successfully complete the SAH program Training.

(k) Contractors must agree to follow SAH program procedures, rules as established by the Commissioner of Insurance.

Author: Commissioner of Insurance

Statutory Authority: Code of Ala. 1975, §§27-2-17; 27-31E-2; 27-31E-5.

History: New Rule: July 7, 2022; effective July 17, 2022. Published with LSA July 29, 2022. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Published June 28, 2024; effective January 1, 2025. Published with LSA June 28, 2024. This rule is not subject to the Alabama Administrative Procedure Act.