To: Louisiana Contractors

From: LSLBC

Date: September 30, 2025

Subject: Insurance Requirements

It has come to the attention of the Louisiana State Licensing Board for Contractors that many license holders have obtained general liability and workers compensation insurance that excludes certain scopes of work that they are licensed for.

Please make certain that your general liability and workers compensation policies cover you for all scopes of work that your license(s) allow.

In the coming days, we will be requesting a **current certificate of coverage and a declaration page**. Please respond within 5 business days as required or risk a suspension of your license(s).

Rule 105, Section B, mandates coverage for all construction activities for which you are licensed.

B. Any person holding a license or registration as a residential construction contractor, home improvement contractor, and mold remediation contractor shall obtain and maintain workers' compensation and general liability insurance, covering the construction activities for which he is licensed, obtained from an insurer authorized to sell those forms of insurance coverage. Insurance certificates evidencing current workers' compensation and general liability insurance shall be submitted to the Licensing Board for Contractors with each new application and every renewal application. In the event of a lapse of insurance coverage, a cease-and-desist order may be issued, and such lapse shall be grounds for suspension or revocation of the license by the board.

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