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Insuring Florida Homes

Hiring a Contractor Guide

When hiring a contractor, there are several important factors to consider and research prior to making a decision on who you'll hire. The State of Florida requires that certain trades require specialized training and licenses. The state also has limits on what functions contractors can do on-site. Contact your homeowner's insurance company for recommendations of contractors in your area, and as you continue your research, please use these helpful tips.

Check That The License Exists And Is In Good Standing

When you receive the state license number, verify that it is a real license number associated with the contractor's name and is in good standing with the state of Florida. Visit the State for Florida Division of Professional Regulation website at <http://www.myfloridalicense.com/dbpr> and click on the "Verify a License" link in the top menu. Here you will see the current status of the license and when it expires. After you've checked the validity of the license, make sure there aren't any complaints by clicking the "View License Complaint" link at the bottom of the screen of any selected license.

Verify That The Contractor Is Insured

During the interview process, ask the contractor to provide you with proof of workmans compensation and liability insurance.



Look Out For These Characteristics And Red Flags

- Contractor doesn't make notes and is not friendly.
- Does not look you in the eye when speaking with you.
- Asks you to sign an "Assignment of Benefits" agreement. By signing this agreement, you could end up paying for more than what's covered in your policy.
- Promises guarantees as a sales pitch. It's only a reliable guarantee when it is supported by a warranty company.
- Wants to work "off book" to get paid cash and save you money.
- Offers you discounts for getting your friends, family or neighbors to hire their services.
- Offers you a discount for using material left over from another job. The material could be stolen or defective.

Useful Tips

- Inform the contractor that he is to provide a clear "Release of Lien" to you at the end of the job and show proof that all subcontractors have been paid. This shows that no other parties have a financial stake in your property.
- Ask to see finished projects as well as jobs that are incomplete and in-progress. It is a good idea to consult with past customers about their experience and to discover if they are pleased with the contractor's work and service. Below is a list of good questions to ask:
 - Did the contractor keep all appointments and return your calls?
 - Was the job site neat and organized?
 - Was there any extensive period of time where no construction or progress took place?
 - Was the project finished on time?

