## Storm damage?

Follow these steps when making repair preparations.

#### Contact your insurance agent. Contact

your insurance agent first to verify that your insurance covers the repairs before you sign a contract.

#### Verify licenses before you hire or sign a

**contract.** Always verify a professional's license online at www.myfloridalicense.com; by calling 850.487.1395; or by downloading the free DBPR Mobile app through iTunes or the Google Play app store.

#### Use your best judgment when signing a contract and making payments. Get a written

estimate from several licensed contractors to compare costs. Make sure the estimate includes the work the contractor will do, the materials involved, the completion date and total cost.

Never pay cash in full before the work is completed and be cautious of writing checks to individuals, especially when dealing with a company.

# Be cautious of individuals who...

- Advertise without a license number
- Request cash only
- Use high-pressure sales tactics
- Lack a written contract
- Demand a full payment up front
- Solicit door to door

### Tips for hiring a state-licensed contractor

Licensed contractors have the appropriate education, the proper workers' compensation and/or liability insurance, and the necessary experience to complete your project.

> Before hiring a contractor, ask to see their state-issued license. Also, verify the license number with DBPR and check for any complaints.

> > An occupational license does not qualify an individual to act as a contractor.

> > > Being registered with the Division of Corporations as an Inc. or LLC does not qualify an individual or company to act as a contractor.

Get a written estimate from several licensed contractors. Make sure the estimate includes the work the contractor will do, the materials involved, the completion date and total cost.

Beware of contractors who claim to be the fastest or the cheapest. Hiring them could result in poor workmanship, inferior materials or unfinished jobs.

Check with your local building department for additional information about requirements for supplementary permits and licenses.

Report suspected unlicensed activity!