

RED FLAGS YOUR “CONTRACTOR” MAY NOT BE LICENSED OR INSURED

- **No license number in advertisement or posting.** Licensed contractors are required to list their license number in all advertisements. Rule of thumb: If they don't have a license listed in their advertisement, which can be verified, move on to the next one.
- **They list only their name and cell phone number in their advertisement or posting.** Do you really want to invite some stranger into your home that you contacted from an anonymous internet site or classified advertisement?
- **They claim to be “licensed and insured” but can only produce an “occupational license,” or corporate filing.** An “Occupational License” is not a license. It just means that the person has paid a tax receipt to the local municipality. Most local and county governments have stopped using this term as it is misleading and is often used to dupe unsuspecting homeowners. Also, just because a company is listed as a corporation does not mean they have a professional license to do your job. Professionals licensed by the Florida Department of Business & Professional Regulation are proud to show you both their department issued license and proof of insurance. Be sure to note the license number and [verify that the license](#) is current and issued to the company or person you want to hire. You can also contact us at 850.487.1395.
- **They want all or most of the money up front or will only accept cash.** Run, don't walk. Never pay cash for your home repairs or improvements.
- **They want you to write the check to them individually or to “cash.”** Be cautious of writing checks made payable to individuals, especially when dealing with a company.
- **They show up in unmarked vehicles offering to do work and often have out-of-state tags.** Known as “trunk slammers” these are often the “hit and run” of the unlicensed contractors. Once they have your money, they slam the trunk shut and hit the road.
- **They don't want to put the work agreement in writing.** Licensed contractors know it's good business to put everything in writing, including a detailed description of the work to be completed, a completion date and the total cost.
- **They try to convince you a permit is not necessary or that it's cheaper if you obtain it yourself.** Licensed contractors know that most improvements to the home require a permit and welcome the permit and inspection process to verify the work was done to code. Contact your local building department if you are not sure the work you have done requires permitting and inspections. This is for your own safety and may be required as part of future insurance claims.
- **Protect yourselves from unlicensed activity.** We can't say it enough. Always [verify](#) the license online or call the Customer Contact Center at 850.487.1395.