



TIPS FOR CHOOSING A CONTRACTOR

If you will be using a contractor, please take a minute to read through our helpful tips. Remember, a good contractor may provide additional value by saving money on materials, coordinating repairs and subcontracting work, or reducing the time required to complete the repairs.

Research

First, do your homework. The more you know, the better you'll feel.

- Begin by asking for referrals.
- Check with family and friends, colleagues, material suppliers, or your local chapter of the National Association of the Remodeling Industry (nari.org).
- Research repair companies using websites that review and rate contractors.

Protect yourself

Take these steps to protect yourself when choosing a contractor.

- Consider a contractor whose business is established in your area.
- Verify they are licensed as required in your area, have appropriate liability and worker's compensation insurance, and are bonded.
- Check with your local Better Business Bureau and other sources for any history of complaints or unethical behavior.
- Ask the contractors to show you a copy of their contractor's license and insurance certification (should you choose to hire the contractor, be sure to obtain a copy of their contractor's license, as this will be needed to process your claim).

Choose multiple contractors to bid

Choose multiple contractors to submit written bids for your repairs. Make sure each contractor uses the same plans and specifications. Pay special attention to bids that are significantly lower than others and check for omissions or mistakes. Ultimately, you'll want to choose a professional you feel most comfortable with.

Ask these questions

Use these questions when you're interviewing potential contractors:

- How long have you been in business?
- What percentage of your business is repeat or referral?
- How many projects of similar scope have you completed in the last year?
- Can you provide a list of referrals and suppliers from these projects?
- Who will be working on the project?
- Do you have regular employees or subcontractors who you work with?
- Will you be on-site to supervise the job?
- What steps will you take with this project?
- How long will the project take?

Get a contract in place

- Once you've selected a contractor and understand the scope of your repairs, ask your contractor to provide a contract for the work. A good contract can prevent mistakes, avoid misunderstandings, and keep your project on-time and within budget.

What you need to keep in mind

Here is some helpful documentation to keep in mind as you complete the repairs to your home.

- Important: Please notify us right away if your mailing address changes at any time during the repair process.
- Notify your insurance carrier if you intend to complete the repairs to your home.
- The property must be restored to its pre-loss condition and specifications. Please be aware that any upgrades can be costly, and the cost of upgrades will be your responsibility.
- Before beginning work, consult your local municipality to determine permit, licensing and construction requirements.