



1. License

- ☐ **State license is active**
Search the contractor and license number on Florida DBPR's official lookup.
- ☐ **License category fits the work**
A license for one trade does not cover another.
- ☐ **License is issued to the business you are hiring**
Match the name on the license to the name on the contract.
- ☐ **Local certificate, if required**
Some trades in Miami-Dade County require a county certificate of competency.

2. Insurance

- ☐ **Certificate sent directly from the insurer or agent**
Not a copy handed over by the contractor.
- ☐ **General liability coverage and limits**
Check the policy dates cover your project.
- ☐ **Workers' compensation or valid exemption**
Confirm it is current.

3. History

- ☐ **Complaints and disciplinary actions reviewed**
Look for patterns, not just a single complaint.
- ☐ **Court and public records searched**
Judgments and liens can signal trouble.
- ☐ **References contacted**
Ask about similar recent work.

4. Quotes and contract

- ☐ **Two or three written quotes for the same scope**
Compare materials, timeline and payment schedule.
- ☐ **Permits pulled by the licensed contractor**
Confirm who is responsible for permits and inspections.
- ☐ **Payments tied to completed milestones**
Be cautious with large upfront deposits.
- ☐ **Contract signed directly with the licensed professional**
Keep copies of everything.

General information, not legal advice. Requirements vary by trade and jurisdiction; confirm with the licensing agency.