McInturf-Fulmer home & auto

Insurance Group life & health

Hiring a contractor

- □ Ask your friends and family if they know of any good contractors. If they have done a good job for someone you know they will probably do a good job for you.
- □ Ask for references and check them! It's also a good idea to check the contractor's online ratings. The better business bureau, google and facebook are great resources for this.
- □ Make sure they have done this type of work before. Ask them for pictures of recent jobs they have completed.
- □ Ask them for a certificate of insurance.
- □ Get several bids for the job and keep in mind that often times you get what you pay for.
- **Educate vourself.** Know what permits may be required for your project and what code is for your project. Ask your contractor about them. The last thing you want is a surprise permit fee or completed project that doesn't meet code.
- □ Get your contract in writing. This should include time frames, cost, payment arrangements as well as a detailed description of the project.
- □ Be prepared. Have your colors, finishes and samples selected before the project beings.
- □ Protect yourself. Remove any valuables from the worksite to avoid damage or theft.
- □ Communicate with your contractor about storage for tools and materials.
- □ Be courteous of your neighbors. Notify them of the project and timeline and make sure the contractor and crew are courteous as well.
- □ Schedule a final walkthrough. Make sure everything is to your satisfaction before signing off. Keep in mind that if this project is for an insurance claim that the insurance company only pays for repairs once. If something goes wrong after you sign off it becomes a matter between you and your contractor. Choose carefully.