

# Hire an Unlicensed Contractor Dangerous and Criminal

Florida laws are tough on people who retain the services of contractors or workers without a license and insurance. In fact, under Section 455.228 statutes of Florida an information may lead to a fine of up to \$ 5 000 for the one who does the work and a fine of the same amount for the person who hired.

If you hire a general contractor, ask to see a copy of his license, certificate of insurance and liability, Workers Compensation Insurance. We must also make sure that the names of workers appearing on building permits are those people will work there.

If you ask yourself the permits from your townhall, you have the same obligations as a general contractor with withholding tax payments and insurance premiums deductions. If an uninsured worker is injured, you are responsible for paying medical bills. In addition, if you are causing damage to your property or to a neighbor, your personal insurance will refuse to pay.

Deal with a licensed and insured contractor becomes the most prudent path to tread before starting any renovation project.