



## "How To Choose The Right Contractor"

(Six Questions to Ask Before Inviting Him into Your Home)

Compliments of B-Trac Services Ltd

Before you select a home remodeler we suggest you ask questions that pertain directly to their reliability, quality of work, and their trustworthiness. These six questions could make the difference between a very good experience and a very bad experience.

**1. Do you carry public liability insurance?** Make sure your contractor carries public liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or his employees. The insurance company will pay for the cost of replacing and/or repairing any damage that occurs. Anyone can say that they are insured. Make the contractor prove it by having their insurance company FAX or mail to you a certificate of insurance with you named as the certificate holder. If a contractor arrives for the first meeting after promising to bring a copy with him and claims to have forgotten it ask him to reschedule the meeting. It will be a small inconvenience compared to the major inconvenience of having an accident with an uninsured contractor.

**2. Are you a member of regulatory bodies?** FMB (Federation of Master Builders), CHAS (Constructors Health & Safety Assessment Scheme), Construction Line, EBC (European Builders Confederation) it's always a good idea to consider hiring a contractor that is a member of at least one regulatory body. In most cases, these organisations only attract conscientious contractors interested in bettering the industry and in weeding out unprofessional contractors. In order to become a member, the contractor' background and references are thoroughly investigated.

**3. Do you guarantee your work?** Your contractor should guarantee his work for at least a period of one year from the date of completion. Some contractors guarantee their work for two or three years. The best contractors offer up to five years.

**4. Who will be in charge of the job?** Make sure that the contractor or his foreman is on the job whenever work is being performed - especially if sub contractors will be used. The responsible party must be intimately familiar with every aspect of your project. If you won't be home during the construction and you must leave the house

unlocked, or leave a key with the contractor, you must feel comfortable. You can't be worried about what is going on when you are not there.

**5. Will you provide me with written references?** A good contractor will be happy to provide you with references. You should look for a well-established contractor who can give you several customer references from the past year. Also, ask for the name of the contractor's banker or accountant. You want to ensure that the contractor is financially sound and won't be declaring bankruptcy in the middle of your project. Again, ask the contractor to bring a list of references with him to your first meeting. If he "forgets", reschedule the meeting until he can remember the list.

**6. How do you handle "dirty work"?** Construction is dusty and dirty! It gets everywhere, especially if any sanding is being done. Make sure that the contractor will make an honest effort to keep the dust contained, or notify you when the heavy dust generating operations will take place so you can place sheets over furniture or move sensitive belongings. Make sure the contractor agrees to sweep up and place all construction debris in a predetermined place or refuse container at the end of every day. A great question to ask the people on the reference list would be, "How did they handle the dirty work?"

These six questions should be asked before you invite a contractor into your home. If a contractor doesn't do well answering these questions on the phone or if you feel a resistance from them over providing the proper insurance and reference documents at the first meeting, then you shouldn't bother inviting them into your home. You will be wasting your time and, potentially, your money.

B-Trac Services Ltd  
Unit 10 Broadwyn Trading Estate  
Waterfall Lane  
Cradley Heath  
West Midlands  
B64 6PS