



SD Construction and Remodel

(619)415-3077

#490958

Serving San Diego since 1986

www.sdconstructionandremodel.com

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David Stevens

How to Find a Great Contractor

Step #1 – The license number

- Most states require that a contractor performing any work over approximately \$600 be licensed and that the contractor's license be issued under the personal name of the contractor or in the name of the company the contractor represents.
- If a contractor states he is working under a different contractor's license, the contractor must either be an employee of that company or a legitimate (part or full) owner of the company.
- In California, the license number must be printed on most advertising products of the company, such as business cards, websites and vehicles.
- Once you have the number, most states have an official website where the license number can be verified that it is active and what name the license represents, either personal or a company name. In California, go to www.cslb.ca.gov and type in the number for the license information.
- On the following page will be a sample contractor's license. Look for the following items:
 - Under Business Information, make sure the business name matches what your contractor represents.
 - Make certain the "Date current as of" corresponds with your project's beginning and ending dates.
 - The "Issue Date" will give you an idea of how long the license has been active and/or how long the contractor has been in business. Note: *The lower the number, the older the license.*
 - Make sure the "Expire Date" is after your job will be completed.
 - The Classification should match whatever construction trade the contractor is performing.
 - Every California contractor is required to have an active bond.
 - California contractors and/or owners of the company may perform work without Workers' Compensation. But if there are any employees performing work, a Workers' Compensation policy should be listed on the contractor's license.
 - If subcontractors are hired by your general contractor, these subcontractors will have the same license requirements as your main contractor.

One of the effective methods in locating a reliable contractor is to get a name from a family member or friend who has used the contractor with remarkable success. But be certain to check them out!



Contractor's License Detail for License # 490958

DISCLAIMER: A license status check provides information taken from the CSLB license database. Before relying on this information, you should be aware of the following limitations.

CSLB complaint disclosure is restricted by law (B&P 7124.6) If this entity is subject to public complaint disclosure, a link for complaint disclosure will appear below. Click on the link or button to obtain complaint and/or legal action information.
Per B&P 7071.17, only construction related civil judgments reported to the CSLB are disclosed.
Arbitrations are not listed unless the contractor fails to comply with the terms of the arbitration.
Due to workload, there may be relevant information that has not yet been entered onto the Board's license database.

Data current as of 6/29/2018 12:03:46 PM

Business Information

SAN DIEGO CONSTRUCTION & REMODELING INC
P O BOX 1572
LAKESIDE, CA 92040
Business Phone Number:(619) 443-3725

Entity Corporation
Issue Date 05/05/1986
Reissue Date 10/14/2009
Expire Date 10/31/2019

License Status

This license is current and active.

All information below should be reviewed.

Classifications

B - GENERAL BUILDING CONTRACTOR

Bonding Information

Contractor's Bond

This license filed a Contractor's Bond with OLD REPUBLIC SURETY COMPANY.
Bond Number: W150035634
Bond Amount: \$15,000
Effective Date: 01/01/2016
Contractor's Bond History

Bond of Qualifying Individual

The qualifying individual DAVID COLIN STEVENS certified that he/she owns 10 percent or more of the voting stock/membership interest of this company; therefore, the Bond of Qualifying Individual is not required.
Effective Date: 10/14/2009

Workers' Compensation

This license is exempt from having workers compensation insurance; they certified that they have no employees at this time.
Effective Date: 09/20/2017
Expire Date: None
Workers' Compensation History

Miscellaneous Information

10/14/2009 - LICENSE REISSUED TO ANOTHER ENTITY

Step #2 – Insurance:

- Liability insurance is not required by law but is a must for practical business reasons. Most contracting businesses will carry liability insurance as it will protect the company from major monetary loss from accident and/or injuries.
- Ask your contractor to provide a Certificate of Liability Insurance. This is not unusual, and most insurance companies will send one directly to the homeowner.
- The liability can range from 1 million up to 10 million or more. The average is 1 million to 2 million.
- Be sure to check that the expiration date of the policy extends past the completion date of your project.
- If the contractor has employees, a Workers Compensation policy will be listed on the same or a separate Certificate of Liability.
- Automobile liability may also appear on the certificate, but if vehicles will not be coming onto your property, it may not be necessary.
- For larger projects, the homeowner may ask the contractor to have the contractor’s insurance company name the homeowner as “Additional Insured”. Ultimately the decision will be up to the contractor as the insurance company may charge an additional fee for additional insured policy change.
- Every sub-contractor on your project should provide the homeowner with the necessary insurance certificates related to their company.

SANTAF7 OP ID: C1

ACORD DATE (MMDDYYYY)
03/07/2018

CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: PHONE: FAC. No. Ext.: E-MAIL ADDRESS:	FAX (No.):	
INSURED	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A:		42307
	INSURER B:		35076
	INSURER C:		44393
	INSURER D:		10172
	INSURER E:		

COVERAGES: CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

NSR L/R	TYPE OF INSURANCE	ADDITIONAL SUBROGATION WAIVED	POLICY NUMBER	POLICY EFF. (MMDDYYYY)	POLICY EXP. (MMDDYYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			03/01/2018	03/01/2019	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Per occurrence) \$ 100,000 MED EXP (Any one person) \$ EXCLUDED PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPO/OP AGG \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input checked="" type="checkbox"/> PER <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:					
C	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> SCHEDULED <input type="checkbox"/> OWNED AUTOS <input type="checkbox"/> AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED <input type="checkbox"/> AUTOS ONLY			03/01/2018	03/01/2019	COMBINED SINGLE LIMIT (Per accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) \$ EACH OCCURRENCE \$ AGGREGATE \$
	UMBRELLA LIAB EXCESS LIAB	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE				EACH OCCURRENCE \$ AGGREGATE \$
	RETENTIONS					
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? (Mandatory in NH)	Y/N	N/A	03/01/2018	03/01/2019	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH- ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Pollution If yes, describe under DESCRIPTION OF OPERATIONS below			03/01/2018	03/01/2019	Occurrence \$ 1,000,000 Aggregate 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
RE: INSURED'S OPERATIONS PERFORMED UNDER WRITTEN CONTRACT.

CERTIFICATE HOLDER	CANCELLATION
SANDIEG	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
SAN DIEGO CONSTRUCTION AND REMODELING DAVE STEVENS PO BOX 1572 LAKESIDE, CA 92040	AUTHORIZED REPRESENTATIVE <i>Thomas Charlton</i>

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Proceed to next page for step #3...

Step #3 - References are a big part of qualifying your contractor, but in our experience, most homeowners do not check references. Contractors need to obtain permission from previous clients in order to use them as a reference and before releasing their phone number to potential clients. If the contractor has done their job, then calling their references should not be a problem.

Here is our big secret for references...

Most contractors will be able to provide great references...

Why would they provide bad ones?

TIP: Ask the contractor for the contact information of a job that is currently in progress!

The contractor had better be keeping the homeowner pleased throughout the entire job to have confidence providing a potential client with that information!

Here is a list of questions you would ask a reference:

- Is (or did) the contractor complete the job as promised and on schedule?
- Did the contractor keep you informed to your satisfaction of the progress of the job?
- Was the contractor immediately available and/or return calls promptly?
- If additional expenses were necessary during the job, was this handled by the contractor to your satisfaction?
- Did the job ever stop while waiting for materials and/or crews to show up?
- Did the contractor and/or his crew show concern for your property and family throughout the entire job?
- Would you use the contractor again?
- Is it possible to look at the job completed by the contractor?

Call at least 3 references and keep notes for each phone call. Don't be afraid to ask questions or go look at the job.

Most homeowners love to show off their new improvements and love even more to tell you the story if they are dissatisfied!

Thanks for your time and in the next videos we will cover:

- Performance bonds, Preliminary Notices, Mechanics Liens.
- Deposits, payment schedules, right to cancel.
- Contracts.
- Warranties.
- Contract changes.
- And other questions you may submit to us!

Thanks again,

David Stevens