

Help protect your investment.

Under Florida law, if you hire an unlicensed or uninsured builder, YOU are legally responsible to pay Workers' Compensation coverage and FICA.

YOU must maintain records for inspection and YOU will be liable for any injuries that occur – a boatload of trouble, in simple terms!

- Is the contractor a member of Florida Marine Contractors Association?
- How long has the contractor been in the marine construction business?
- Are they licensed?

Make sure the license is for the contractor's company, not another firm.

A LEGALLY PERMITTED DOCK ENHANCES YOUR PROPERTY'S VALUE. HERE'S WHAT YOU NEED TO ASK BEFORE YOU BUILD.

Marine Contractors must carry Federal USL&H (Longshore & Harbor Workers) insurance. If you hire a marine builder who does not carry Longshore coverage, YOU will be legally responsible for any injuries that occur.

Federal Jones Act insurance also is required if the contractor uses a barge or other vessel when building.

All contractors are required to carry General Liability Insurance. This is to guard against damage to the homeowner/neighbor's property, or if the contractor injures someone other than an employee.

- Can they provide references from satisfied customers for projects like yours?
- Are they insured?

Ask to see a Certificate of Insurance showing USL&H and general liability coverage prior to signing a contract or allowing work to be started.

- Are there court judgments, liens or active complaints against the contractor?

Your clerk of courts will have a searchable database. The Better Business Bureau is another resource. Be sure to check the FMCA website – www.fmca.us.

If a contractor has paid employees, *workers compensation insurance must be provided.*

6006F

IF YOUR MARINE CONTRACTOR DOES NOT CARRY WORKERS COMPENSATION COVERAGE UNDER FLORIDA CLASS CODE 6006F, HE OR SHE IS NOT A LEGITIMATE MARINE CONTRACTOR. THIS IS A FELONY THAT EXPOSES YOU TO LIABILITY FOR ANY INJURY ON THE JOBSITE.

IF YOU HIRE AN UNINSURED BUILDER, YOU COULD LOSE YOUR HOME. YOUR SAVINGS. EVERYTHING.

THANKS TO FMCA, THIS INSURANCE COVERAGE IS AFFORDABLE AND AVAILABLE.

PROTECT YOUR INVESTMENT BY HIRING A LICENSED, INSURED FMCA PROFESSIONAL!

INSIST ON 6006F.