CALIFORNIA HOMEOWNER WHITE PAPER

Hire the floor.
Verify the contractor.

A practical guide to hiring a licensed, bonded, and insured epoxy flooring professional in California.

Four protections. Four different jobs.

License status, contractor bond, general liability insurance, and workers' compensation should be checked separately.

FOR
California homeowners planning garage, interior, commercial-style residential, or exterior coating work.

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Independent checks before deposits.
Save the proof with your contract.

EXECUTIVE SUMMARY

Verification turns promises into evidence

A strong portfolio shows what a contractor can make. It does not show whether the business can legally contract, whether its bond is current, or who pays if a worker is hurt or your property is damaged.

1. License

Confirm the California Contractors State License Board (CSLB) record is **active**, the business identity matches, the classification fits the promised work, and no suspension or disclosure requires follow-up.

2. Contractor bond

Confirm the CSLB record shows a current contractor bond. California's required contractor license bond is **$25,000**. It is not a $25,000 warranty for your project and is shared across all jobs during the bond's life.

3. Liability insurance

Ask for a current certificate of commercial general liability insurance, then verify it with the listed agent or carrier. CSLB says this coverage is not generally required, but it can cover property damage.

4. Workers' compensation

Employers must carry workers' compensation even with one employee. A contractor with no employees may have a valid exemption, subject to classification-specific rules.

The homeowner's minimum evidence file

Save a dated CSLB license-detail printout or PDF, bond information, insurance certificate, independent carrier confirmation, written scope, payment schedule, change orders, and correspondence.

Your six-match rule

Before signing, match the contractor's **license number, legal business name, business address, classification, active status, and bond status** across the proposal, CSLB record, and insurance documents. A mismatch is a pause, not a paperwork nuisance.

Check the state record yourself - in this order

Use the contractor's CSLB license number, not only a business-name search. The license number should appear on the proposal, contract, advertising, and pocket license.

01

Open CSLB's “Check a License” tool

Enter the numeric license number. California license numbers contain no letters and are no more than eight digits.

02

Match the legal identity

Confirm the licensee name and business name match the entity offering the contract. Compare the CSLB address of record with the proposal and insurance certificate. Ask for a written explanation of any difference.

03

Require active status

“Active” and “in good standing” are not marketing language; they are decision gates. Do not rely on an expired, inactive, suspended, or pending record. Recheck on the day you sign and immediately before work begins.

04

Confirm the classification fits the scope

CSLB's **D-12 Synthetic Products** classification expressly includes resin and epoxy application. The correct classification depends on the full scope, including substrate repair or other trades. Ask the contractor to identify the classification authorizing each material part of the job and confirm with CSLB if uncertain.

05

Read bond, workers' compensation, and personnel details

Open the linked histories. Verify current dates and names, note any exemption, and identify the qualifying person. Do not treat a screenshot supplied by the contractor as the final check.

06

Review complaint and legal-action disclosures

Read any public disclosure shown. CSLB warns that disclosure is limited by law and data entry can lag, so a clean page is useful but not a guarantee. Ask for recent local references and call them.

California's licensing trigger

CSLB states that a current license is required when a project requires a permit, uses employee labor, or totals

$1,000 or more

in combined labor and materials.

Each protection answers a different risk

Protection	What to verify	What it does not prove
Contractor license bond	Current $25,000 bond or approved alternative shown in the CSLB record; surety name; effective dates; bond history.	It is not project insurance, a performance guarantee, or $25,000 reserved for you.
General liability	Named insured matches contractor; policy effective through project; limits; operations described; carrier/agent confirms coverage.	A certificate alone does not guarantee a specific loss is covered. Review exclusions and limits for the project.
Workers' compensation	CSLB record shows current coverage or a legally valid exemption; ask who will physically work on site and whether subcontractors are used.	An exemption is not permission to bring employees onto your project without coverage.

How to verify the bond

1. Use the live CSLB license-detail page.
2. Open the contractor's bond history.
3. Confirm the bond was effective when the contract is signed and remains effective for the work period.
4. Record the surety and dates.
5. Recheck before the crew starts.

How to verify insurance

1. Get certificates directly or with authorization.
2. Match the legal name and license record.
3. Call the agent or carrier using independently located contact details.
4. Ask whether the policies are active for the expected dates and whether the described operations are within coverage.
5. Save written confirmation.

Why timing matters

CSLB says a bond cancellation takes effect 30 days after it receives notice unless reinstatement or replacement is filed. A contractor's status can therefore change between estimate and installation.

Important: Coverage decisions are made under policy terms. Ask your homeowner's insurer and an insurance professional what limits and endorsements fit your property and project. For a large job, have counsel or your insurance adviser review the certificates and contract.

EPOXY-SPECIFIC DUE DILIGENCE

The best questions test the process, not the sales pitch

Licensing and crew

- [ ] What exact CSLB classification authorizes this scope?
- [ ] Who is the contracting entity, and whose license number is on the contract?
- [ ] Will employees, day laborers, or subcontractors work here?
- [ ] Provide each subcontractor's name, license number, classification, bond, and insurance.

Surface preparation

- [ ] How will you test moisture and document results?
- [ ] Will you mechanically grind, shot-blast, or acid-etch? Why?
- [ ] How will cracks, spalls, control joints, oil contamination, and vapor issues be handled?
- [ ] What happens if the slab fails the moisture threshold?

System specification

- [ ] List manufacturer, exact product names, number of coats, coverage rates, thickness, broadcast media, and topcoat.
- [ ] Is the topcoat suitable for UV exposure, hot tires, chemicals, and slip resistance required here?
- [ ] What temperature and humidity limits apply during installation and cure?
- [ ] Who owns product-registration and warranty paperwork?

Quality and handover

- [ ] What written workmanship warranty is offered, and what voids it?
- [ ] How are touch-ups, delamination, bubbling, discoloration, or texture problems handled?
- [ ] When may people, storage, and vehicles return?
- [ ] What cleaning and maintenance products are allowed?

> **Ask for a system, not "epoxy"**
>
> "Epoxy floor" can describe very different assemblies. The contract should identify preparation, primer, body coat, decorative broadcast, topcoat, coverage or thickness, cure conditions, exclusions, and acceptance criteria.

Three references worth calling

Ask for jobs completed with the same coating system on a similar slab, including at least one job old enough to show durability. Ask each reference whether the contractor started and finished on schedule, controlled dust and odor, honored price and change-order terms, and returned to correct defects.

Protect the job before the first grind

Contract item	What “specific enough” looks like
Parties and license	Exact legal names, addresses, CSLB license number, salesperson identity if applicable, and project address.
Scope	Square footage; excluded areas; slab repairs; prep method; coating layers; exact products; colors/flakes; finish; cleanup and disposal.
Schedule	Approximate start and completion dates, cure stages, weather/moisture contingencies, and return-to-service timing.
Price and payments	Total price; deposit; progress phases tied to completed work or delivered materials; final acceptance and closeout documents.
Changes	No oral extras. Every change states new scope, price impact, and schedule impact and is signed before changed work begins.
Warranty and disputes	Written labor/material warranty, exclusions, response process, notice details, and agreed dispute path.

Deposit ceiling

For a California home-improvement contract, CSLB states the down payment may not exceed **$1,000 or 10% of the contract price, whichever is less**.

Progress payments

Payments should track work completed or materials delivered. CSLB's sample contract warns against collecting for work not yet completed or materials not yet delivered.

Do not let a license number substitute for a contract

A current license is only one gate. Your contract is the operating plan for price, prep, products, schedule, protection of property, inspection, correction, and closeout.

Before final payment

- [ ] Walk the floor in agreed lighting and record punch-list items.
- [ ] Receive product data, color/flake records, care instructions, and warranties.
- [ ] Confirm all change orders and credits are reflected.
- [ ] Address mechanics-lien protection and releases appropriate to the payment stage.
- [ ] Save final invoice, proof of payment, photos, and the credential file.

DECISION GATE

These red flags mean stop and verify

- The name on the proposal does not match the CSLB licensee or insurance named insured.
- The license is inactive, expired, suspended, canceled, or not authorized for the promised scope.
- The contractor will not provide a license number, bond information, insurance certificate, or crew/subcontractor details.
- The bond history shows a gap covering the contract or work dates.
- A "no employees" workers' compensation exemption conflicts with the crew that will actually perform the work.
- The contractor pressures you to pay a deposit over the legal ceiling, pay large amounts ahead of completed work, use cash only, or omit a written contract.
- The scope says only "epoxy floor" without preparation, system components, quantities/thickness, cure conditions, exclusions, or warranty terms.
- References cannot be verified, photos cannot be tied to completed projects, or advertised identity changes across channels.

One-page homeowner verification record

CONTRACTOR LEGAL NAME	CSLB LICENSE NUMBER
STATUS / EXPIRATION CHECKED	CLASSIFICATION(S)
BOND SURETY / DATES	LIABILITY CARRIER / DATES
WORKERS' COMP / EXEMPTION	SUBCONTRACTORS VERIFIED

Record the date and time of every online check. Repeat the CSLB, bond, and insurance check immediately before work begins. If a material fact changes, pause the project and resolve it in writing.

NEXT STEP

Bring the project. Keep the verification.

Epoxy Outpost helps homeowners request quotes for garage floors, interior floors, driveways, countertops, and commercial-style coating projects.

Request a project quote

Visit Epoxy Outpost and choose **Hire a Pro**. Describe the surface, square footage, location, desired finish, timeline, and any moisture or slab concerns.

epoxyoutpost.com

Always recheck before you sign

A referral, introduction, or screening step is not a substitute for your own current CSLB, bond, insurance, scope, reference, and contract review.

Official California sources

CSLB - Check a Contractor License
https://cslb.ca.gov/OnlineServices/CheckLicenseII/CheckLicense.aspx

CSLB - Finding the Right Contractor
https://cslb.ca.gov/consumers/Hire_A_Contractor/Finding_The_Right_Contractor.aspx

CSLB - Bond Basics
https://www.cslb.ca.gov/contractors/bond_basics.aspx

CSLB - Workers' Compensation Requirements
https://cslb.ca.gov/Contractors/Maintain_License/Workers_Compensation.aspx

CSLB - Description of License Classifications
https://www.cslb.ca.gov/Resources/GuidesAndPublications/DescriptionClassifications_ENG0525_ADA.pdf

CSLB - Home Improvement Contract Checklist
https://www.cslb.ca.gov/Consumers/Hire_A_Contractor/Home_Improvement_Contracts/Homeowner_Checklists.aspx

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Legal and insurance note: This guide is educational, not legal, licensing, bond, or insurance advice. Rules and contractor status can change. Verify current information with CSLB, the surety, the insurance carrier, your insurer, and qualified counsel before relying on it.