EPOXY OUTPOST

Premium project education + contractor matching

WASHINGTON HOMEOWNER WHITE PAPER | SEPTEMBER 2026

Hire a Washington epoxy contractor with your eyes open.

A field guide to checking registration, bond, insurance, workmanship, and contract terms before anyone touches your concrete.

THE BASELINE SCREEN

Active. Bonded. Insured.

Verified in the live Washington L&I record.

Read before you sign.

10-minute homeowner safeguard

EXECUTIVE SUMMARY

Registration is the starting line, not the finish line.

In Washington, most construction contractors are **registered** with the Department of Labor & Industries (L&I). That live record can show whether the registration, bond, insurance, and workers' compensation account are current. It does not certify that a contractor produces durable epoxy floors.

BEFORE SIGNING

- Search the contractor in L&I's live Verify tool.
- Match the legal name, owner, registration number, and address to the proposal.
- Confirm the registration is active and the bond and liability coverage are current.
- Review bond lawsuits, citations, and registration history.

BEFORE PAYING

- Get at least three written bids.
- Use milestone payments tied to completed work.
- Do not pay in full before completion.
- Collect required disclosures and lien releases.

> A low bid can become the most expensive bid if the surface preparation, moisture testing, system build, or legal protections are missing.

THE FIVE-PART DECISION

1. Identity Same business everywhere	**2. State status** Active registration	**3. Protection** Bond + insurance
4. Process Prep + system details	**5. Contract** Written + balanced	**Decision** Proceed, pause, or walk

Washington terminology: L&I commonly calls this a contractor *registration*. Electrical, plumbing, and certain other work may require separate licenses or certifications. Ask who will perform any regulated trade work and verify that credential too.

STATE FRAMEWORK

Know what the state record does - and does not - prove.

WHAT REGISTRATION CONFIRMS

A current L&I record indicates that the contractor has met Washington's registration requirements at that moment. The Verify tool may show:

- Registration status and expiration
- Business and owner names
- Bond and insurance information
- Workers' compensation status
- Safety or construction citations
- Lawsuits reported against the surety bond

WHAT IT DOES NOT CONFIRM

Registration is not a state guarantee of workmanship, business judgment, financial strength, or product expertise. It does not tell you whether the installer:

- Measures moisture correctly
- Mechanically prepares concrete
- Uses compatible coating layers
- Controls temperature and cure windows
- Returns for warranty work

> **Epoxy Outpost standard:** treat an active registration, valid bond, and current liability coverage as minimum entry requirements. Then evaluate epoxy-specific competence, references, contract quality, and the actual crew assigned to the job.

GENERAL OR SPECIALTY?

Registration type	Typical scope	Base bond
General contractor	Multiple building trades or broad project responsibility	$30,000
Specialty contractor	Work limited to a specialty trade	$15,000

Bond amounts are statutory baselines under RCW 18.27.040. The live L&I record controls for a particular contractor. A bond can be higher in some circumstances, and the amount is shared across eligible claims - it is not reserved for your job.

> **Do not rely on a screenshot supplied by the contractor.** Search the live L&I record yourself on the day you sign and again just before work begins.

FIVE-MINUTE VERIFICATION

Search the live L&I record and make every field match.

1. **Collect the identifiers.**
   Ask for the exact legal business name, Washington contractor registration number, Unified Business Identifier (UBI), owner name, and jobsite contact.

2. **Open L&I's Verify tool.**
   Search by contractor number first. If needed, search by UBI, owner, or full/partial business name.

3. **Confirm active status.**
   The status must be active now and remain active through the planned project period. Note the expiration date.

4. **Read the protection details.**
   Confirm the bond and insurance are current. Review bond lawsuits, citations, and any workers' compensation information shown.

5. **Match the identity.**
   The proposal, contract, advertising, payment recipient, and L&I record should point to the same registered entity. Pause on any mismatch or "use my other company" explanation.

6. **Save the evidence.**
   Print or save the L&I result and record the date checked. Recheck before mobilization and before a major payment if time has passed.

> **Use the official tool:** Washington L&I - Verify a Contractor, Tradesperson or Business

RECORD THE RESULT

Legal business	______________________	Checked on	______________
Registration no.	______________________	Status	______________
Bond current?	Yes / No	Insurance current?	Yes / No
Workers' comp	Active / Exempt / Needs clarification		

PROTECTION LAYERS

Bond and insurance cover different risks.

CONTRACTOR BOND

Washington requires a continuous surety bond or approved alternative. The base amount is **$30,000 for a general contractor** and **$15,000 for a specialty contractor**.

The bond may respond to qualifying claims involving breach of contract, improper work, unpaid labor, taxes, materials, or equipment. It is shared across the contractor's eligible claimants and is not a warranty or completion guarantee.

LIABILITY INSURANCE

RCW 18.27.050 requires financial responsibility of at least **$50,000 for property damage**, **$100,000 for injury or death to one person**, and **$200,000 for injury or death to more than one person**.

This coverage addresses qualifying property damage or bodily injury, subject to policy terms. It is different from the bond and different from workers' compensation.

ASK FOR MORE THAN THE MINIMUM ON HIGHER-VALUE WORK

- Request a current certificate of insurance directly from the contractor or insurance producer.
- Confirm the named insured matches the registered contracting entity.
- Ask whether the policy covers the proposed coating work, grinding dust, and any subcontractors.
- For a large project, ask your insurance adviser or attorney whether higher limits, additional insured status, or a project-specific performance/payment bond is appropriate.

> **A certificate is evidence, not a guarantee.** Verify the state record too. Policy exclusions, cancellation, aggregate limits, and claim facts can affect coverage.

WORKERS' COMPENSATION

If the contractor has employees, use the L&I Verify tool to review the workers' compensation section. Ask who will actually enter the property. If subcontractors are used, verify each subcontractor separately; do not assume the prime contractor's record covers every firm on site.

EPOXY-SPECIFIC DUE DILIGENCE

A strong proposal proves the system, not just the color.

The coating is only as good as the slab diagnosis and surface preparation beneath it. Ask each bidder to answer the same questions in writing.

SURFACE + ENVIRONMENT

- How will you test slab moisture, and what result stops the installation?
- How will you identify oil, curing compounds, sealers, weak concrete, or hydrostatic pressure?
- Will you grind or shot-blast? What concrete surface profile is targeted?
- How will cracks, joints, spalls, and edges be treated?
- What temperature and humidity range is required?

COATING SYSTEM

- Name each product, manufacturer, layer, and spread rate.
- Is the topcoat UV-stable where sunlight reaches the floor?
- What slip-resistance additive is proposed?
- When is foot traffic, vehicle traffic, and full chemical exposure allowed?
- What is covered - and excluded - by the labor and product warranties?

COMPARE WRITTEN BIDS ON EQUAL TERMS

Bid element	What “complete” looks like	Risk if absent
Preparation	Equipment + repair method	Delamination
Moisture	Test method + threshold	Blistering / failure
System	Named products + layers	Substitution
Cure	Written return-to-service	Premature damage
Warranty	Term + exclusions + remedy	Unclear recourse

Reference check: ask for two recent projects with similar slab conditions and system type. With permission, inspect one in person or speak directly with the owner. Ask how the contractor handled prep, schedule changes, punch-list work, and warranty follow-through.

CONTRACT + PAYMENT CONTROLS

Paperwork protects the project before the first grinding pass.

PUT IT IN THE CONTRACT

- Exact legal business and registration number
- Detailed prep, repair, products, colors, and finish
- Start, cure, and completion schedule
- Price, allowances, and change-order process
- Milestones tied to completed work
- Cleanup, access, ventilation, and protection
- Warranty terms and dispute process

CONTROL THE MONEY

- Do not pay in full upfront.
- Pay only the entity named in the contract.
- Avoid cash-only demands.
- Document changes before work proceeds.
- Keep final funds until punch-list completion.
- Request lien releases before final payment.

Washington disclosure statement: for covered residential projects priced at $1,000 or more, RCW 18.27.114 requires the contractor to provide a disclosure statement before work begins. It explains registration, the bond, retainage, and construction-lien risk. Read it, sign only after understanding it, and keep your copy.

CONSTRUCTION LIENS CAN REACH YOUR PROPERTY

Unpaid subcontractors, workers, or suppliers may have lien rights even if you paid the prime contractor. L&I advises homeowners to request completed lien-release documents before final payment. On a complex or high-value job, ask a Washington construction attorney about retainage, joint checks, releases, and title protection.

Written scope → **Verified milestones** → **Lien releases + closeout**

Keep one project file: proposal, signed contract, disclosures, permits if any, change orders, invoices, payment records, product data sheets, photos, messages, L&I verification, certificates, and lien releases.

DECISION GUIDE

Stop when the paperwork and the story do not match.

RED FLAGS

- Inactive, expired, suspended, or unverifiable registration
- Proposal name differs from L&I record or payment recipient
- Bond or insurance appears expired, canceled, or missing
- Registration number omitted from advertising or contract
- Refusal to identify subcontractors
- Door-to-door urgency or “leftover material” pitch
- Large cash deposit or full payment before work
- No moisture plan or mechanical preparation details
- Verbal-only warranty or change orders
- Pressure to skip permits, disclosures, or lien releases

QUESTIONS WORTH ASKING

- [ ] What is your exact Washington registration number?
- [ ] Who owns the business and who supervises this job?
- [ ] Will anyone else subcontract any portion?
- [ ] Can I see two comparable recent projects?
- [ ] What test can delay or stop the install?
- [ ] Which products and spread rates are included?
- [ ] What damage is covered by your insurance?
- [ ] How are change orders approved?
- [ ] Which lien releases will I receive?
- [ ] Who handles a warranty claim?

PROCEED ONLY WHEN ALL FIVE ARE TRUE

The identity matches. The L&I registration is active. Bond and insurance are current. The epoxy process is specific. The contract and payment schedule are balanced.

Escalate instead of guessing: If the status, bond history, insurance, lien notice, or contract language is unclear, pause the project and ask L&I, the insurer/surety, or a qualified Washington attorney.

HOMEOWNER CHECKLIST

Your pre-hire file should answer every box.

COMPLIANCE

- ☐ Legal name matches proposal and payee
- ☐ Registration active through project
- ☐ Bond current in L&I record
- ☐ Liability coverage current
- ☐ Workers' comp reviewed
- ☐ Each subcontractor verified
- ☐ Bond suits/citations reviewed

PROJECT QUALITY

- ☐ Moisture testing specified
- ☐ Mechanical prep specified
- ☐ Repairs and joints addressed
- ☐ Products and layers named
- ☐ Slip and UV needs addressed
- ☐ Cure windows written
- ☐ References checked

CONTRACT CONTROLS

- ☐ Scope and exclusions written
- ☐ Schedule and access written
- ☐ Change orders require approval
- ☐ Milestone payments defined
- ☐ No full prepayment
- ☐ Disclosure statement received
- ☐ Lien releases planned
- ☐ Warranty remedy written

Recheck trigger: verify again before work if the start date moves, the contractor changes entity, a new subcontractor appears, or the project pauses long enough for a registration or policy to expire.

OFFICIAL SOURCES

Use live government records for the final decision.

Requirements and records can change. These sources were reviewed for this September 2026 guide; the live Washington record and current law control.

Washington L&I - Verify a Contractor, Tradesperson or Business.
https://lni.wa.gov/licensing-permits/contractors/hiring-a-contractor/verify-contractor-tradesperson-business

Washington L&I - Hiring a Contractor.
https://lni.wa.gov/licensing-permits/contractors/hiring-a-contractor/

Washington L&I - Hire Smart Step-by-Step.
https://lni.wa.gov/licensing-permits/contractors/hiring-a-contractor/hire-smart-step-by-step

Washington L&I - Problems With a Contractor.
https://lni.wa.gov/licensing-permits/contractors/problems-with-a-contractor/

Washington L&I - Facts About Construction Liens (F625-017-000).
https://lni.wa.gov/forms-publications/F625-017-000.pdf

Washington L&I - Contractor Registration Disclosure Statement (F625-030-000).
https://lni.wa.gov/forms-publications/F625-030-000.pdf

RCW 18.27.040 - Contractor bond or other security.
http://apps.leg.wa.gov/RCW/default.aspx?cite=18.27.040&pdf=true

RCW 18.27.050 - Insurance or financial responsibility.
https://app.leg.wa.gov/RCW/default.aspx?cite=18.27.050&pdf=true

RCW 18.27.114 - Required disclosure statement.
https://app.leg.wa.gov/RCW/default.aspx?cite=18.27.114&pdf=true

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