



Better Hardwood Flooring

Better Service, Better Quality, Better Value

A note of caution for homeowners regarding unlicensed contractors

Your home is probably the single largest asset your family will ever own.

A licensed contractor doing quality work will add value to your home.

An unlicensed contractor can only cost you time and money or worse.

Two things every homeowner needs to see before hiring any contractor

Current Contractor's License - Always check the expiration dates. All contractor licenses must be renewed yearly. Contractors also have their specialty listed (unless general contractor). Be wary of hiring a 'handyman' to do a license specific job, like flooring.

Certificate of Liability Insurance – Licensed contractors must carry insurance meeting state minimums to keep their license valid. Obtain a copy of their insurance and always check dates for expiration.

It's important to take the time to make a list of questions to ask all contractors that you're considering for your home remodeling project. **Pay attention to the contractors' response and reaction to your questions.** Ethical contractors will be open to answering your queries; it helps clarify both parties positions. This is your money, your investment; don't hand it over blindly.

Some good questions to get you started...

- Are you a licensed / insured company? Do you have proof of both? *Yes, we are! Both are attached.*
- How long have you been in business? *Steve Cook, owner of Better Hardwood Flooring has been installing, repairing, sanding and refinishing hardwood and laminate flooring since 1999.*
- Do you have experience with the flooring that I would like installed? *Yes. I am confident that I have installed just about every species of wood flooring or laminate brand available. I have installed floating floors, nailed and glued down; solid and engineered flooring, domestic and exotics.*
- Do you have your own crew or do you rely on subcontractors? *Only myself or a member of my certified crew will ever work on a Better Hardwood Flooring job. I would never subcontract out work*
- Do you offer free estimates? *Yes we do and we always will.*
- When will you be able to start, and how long should my project take? *That depends on the size and specifics of your remodeling project. We will go over all details with regard to time and cost during your free flooring consultation and quote.*



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Better Hardwood Flooring is a fully licensed company.

We wouldn't do business any other way!



**BREVARD COUNTY PERMITTING AND ENFORCEMENT DEPARTMENT
LICENSING REGULATION AND ENFORCEMENT**
2725 Judge Fran Jamieson Way, Suite A-105
Viera, FL 32940
www.brevardcounty.us/licensing

Phone: (321) 633-2058
Fax: (321) 690-6878

CERTIFICATE OF COMPETENCY

CERTIFICATE NO.: FC110

THIS CERTIFIES THAT:

STEVEN COOK

BETTER HARDWOOD FLOORING LLC

HAS QUALIFIED AS A:

FLOOR COVERING CONTRACTOR

**QUALIFIED BY:
EXAM**

**NICK WITEK
CHAIRMAN, BREVARD COUNTY CONTRACTOR LICENSING BOARD**

**DENISE CAMPAGNA
SECRETARY, BREVARD COUNTY CONTRACTOR LICENSING BOARD**



**BREVARD COUNTY
CONTRACTOR LICENSING BOARD
CERTIFICATE OF COMPETENCY**

CERTIFICATE NO.: EXPIRATION DATE:

**FC110 08/31/2009
FLOOR COVERING CONTRACTOR**

**STEVEN M COOK
BETTER HARDWOOD FLOORING LLC**

COCOA FL 32922

RECEIPT NO.: 226476

DATE: 13-AUG-2008

FEE: \$155.00

Denise Campagna

**IMPORTANT!
THIS IS YOUR CERTIFICATE OF COMPETENCY
DISPLAY AS REQUIRED BY LAW
UNDER BREVARD COUNTY ORDINANCE
CHAPTER 22, ARTICLE VI**



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Better Hardwood Flooring is a fully insured company.

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| ACORD CERTIFICATE OF LIABILITY INSURANCE | | OP ID JK BREVA-1 | DATE (MM/DD/YYYY) 07/28/08 | | |
|---|---|---|---|-------------------------------------|--|
| PRODUCER Brevard Insurance & Mktg. Inc. P.O. Box 320770 3201 N. Atlantic Ave Cocoa Beach FL 32932-0770 Phone: 321-783-2404 Fax: 321-784-1055 | | THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. | | | |
| INSURED Better Hardwood Flooring, LLC Cocoa FL 32922 | | INSURERS AFFORDING COVERAGE # AIC # INSURER A: Bankers Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: | | | |
| COVERAGES 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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. | | | | | |
| INSR RDP/LTR INSR | TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YYYY) | POLICY EXPIRATION DATE (MM/DD/YYYY) | LIMITS |
| A | GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-SECT <input type="checkbox"/> LOC | 090005333151-3-01 | 08/08/08 | 08/08/09 | EACH OCCURRENCE \$ 300000 DAMAGES TO RENTED PREMISES (EE OCCURRENCE) \$ 50000 MED EXP (Any one person) \$ 5000 PERSONAL & ADV INJURY \$ 300000 GENERAL AGGREGATE \$ 300000 PRODUCTS - COMP/OP AGG \$ 300000 |
| | AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS | | | | COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ |
| | GARAGE LIABILITY <input type="checkbox"/> ANY AUTO | | | | AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$ |
| | EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE \$ <input type="checkbox"/> RETENTION \$ | | | | EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ |
| | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER | | | | WC STATUTORY LIMITS OTHER \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$ |
| DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS | | | | | |
| CERTIFICATE HOLDER BREVA-1 BREVARD COUNTY LICENSING, REGULATION & ENFORCEMENT 690-6878 FAX 2725 JUDGE JAMISON WAY, #A VIERA FL 32940 | | | CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE William D. Kabboore <i>W.D. Kabboore</i> | | |
| ACORD 25 (2001/08) ACORD CORPORATION 1988 | | | | | |



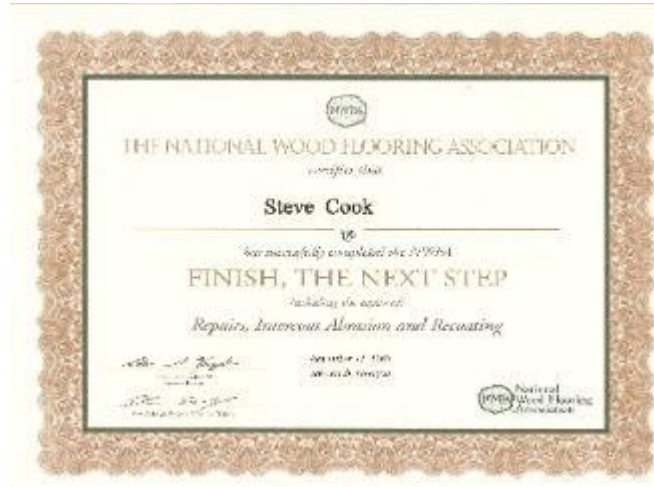
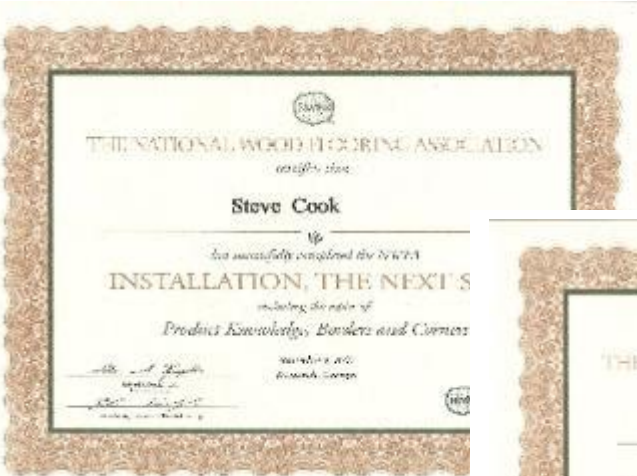
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Need some more credentials?
No problem!

National Wood Flooring Association (NWFA) Certifications

Certification from the NWFA was given in November 2005 in Savannah, GA



Please check out our website for recent job photos and comments from previous customers.