



## CALIFORNIA CONTRACTORS INSURANCE SERVICES

### Frequently Asked Questions

Over the years, many of you have asked great questions and we have done our best to answer all of them in a simple manner. With many of our contractors having the same or similar questions, CCIS has compiled the most commonly requested questions into an FAQ sheet to serve as a resource. Please do not hesitate to contact us as we are always here to answer any questions you may have!

**Q: What are the requirements for a contractor bond?**

**A:** Bonds are based on the personal credit of at least one principal on the license, as well as license status and other underwriting factors. In order to see what rate your company qualifies for you can apply online at <https://www.ccisbonds.com/contractor-bond-california/> with the contractor's license number and Social Security number of one of the principals on the license. Or, you can call our office at **800-432-2641** to apply over the phone.

**Q: How much does liability insurance cost?**

**A:** Liability is dependent on many different underwriting questions, such as annual gross receipts, employee payroll and the type of construction being performed. To get a firm quote on coverage, apply online at <https://www.ccisbonds.com/contractor-general-liability-insurance/> or call our office at **800-432-2641** so we can get your answers to all the required underwriting questions.

**Q: I just passed my contractor exam. Do I have to pay the full \$25,000 value of the contractor bond?**

**A:** Absolutely not! Bonds for the \$25,000 bond requirement can start as low as \$109 annually. Visit <https://www.ccisbonds.com/contractor-bond-california/> to apply and one of our talented agents will call and email you with a quote.

**Q: What does a Contractor License Bond cover?**

**A:** The license bond is a state-required \$25,000 bond providing consumer protection for a spectrum of different license violations. <https://www.ccisbonds.com/content/47-how-to-never-use-your-bond--part-i.htm>

**Q: Does CCIS check credit for bond applications?**

**A:** CCIS relies on a check review for all bond applications, however it is a soft credit check, meaning it does not affect your credit score or show up on any credit reports.

**Q: How do I get my contractors license?**

**A:** The Contractors State License Board (CSLB) is your resource for contractor's licensing. Find out more on their website: <https://www.cslb.ca.gov/>

**Q: I have submitted a building permit but it has not been issued yet. What bonds will I need?**

**A:** The local permit office you are applying for permits with will inform you of what bonds, if any, are needed to proceed with the permitting process. It is different in each county and city. Once the permit office provides the requirements, CCIS can help you with obtaining the needed bonds. To lookup permit offices in your area: <https://www.ccisbonds.com/permit-offices/>

**Q: Does CCIS send a California Contractors License Bond ID card to its clients?**

**A:** Yes! All of our bond clients receive a bond card for their wallet.



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