

MARINE CONSTRUCTION IN
FLORIDA IS STRICTLY
REGULATED BY STATE AND
FEDERAL LAW.

EVEN A SIMPLE WOOD DOCK
FOR A ROWBOAT MAY BE
REVIEWED BY THE ARMY CORPS
OF ENGINEERS, THE DEPART-
MENT OF ENVIRONMENTAL
PROTECTION, THE US FISH &
WILDLIFE SERVICE...

FOR STARTERS.

FMCA MEMBERS CAN NAVIGATE
THIS LEGAL MAZE TO ENSURE A
SAFE, LEGAL STRUCTURE YOU'LL
ENJOY FOR YEARS TO COME.



Florida
Marine Contractors
Association
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HOW TO CHOOSE A MARINE CONTRACTOR

Florida Marine Contractors Association
is America's only trade association
for the marine construction industry.
FMCA Member Contractors are licensed and
insured marine construction professionals.



THE PROFESSIONAL TRADE ASSOCIATION
FOR THE MARINE CONSTRUCTION INDUSTRY

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!

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.

- 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.

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