

## Licenses a Commercial Contractor Needs in Illinois to Work Legally

General contractors are not required to obtain licensure in the state of Illinois. However, there many cities and counties that do require licensure to perform certain types of contractor work. If you're thinking of becoming a commercial contractor yourself, or even if you're hiring one, the following licenses and certifications may be very important.

## **Roofing Contractor**

When a <u>commercial contractor</u> provides roofing services of any kind, it's vital for that contractor to have a license issued by the Illinois Department of Financial and Professional Regulation. Applications are available on the website for those who wish to apply, and there's also a link that will allow you to find out if a commercial contractor has an up-to-date license.

A commercial roofing contractor must have one individual in his or her company who can pass a state-provided exam in Commercial and Industrial Roofing, which is administered by Continental Testing Services, Inc., a trusted and secure company. Like residential roofing contractors, commercial contractors must carry \$250,000 in property damage insurance, a \$10,000 contractor license bond, and \$500,000 in personal injury insurance to work legally in the state.

## **Plumbing Contractor**

<u>Commercial plumbers</u> in the state of Illinois also need a license, but this one is obtained through the Illinois Department of Public Health. Unlike roofing contractors who can simply take and pass an exam to obtain licensure, plumbers must work as apprentices for four years under another licensed plumber. Then, these individuals may apply for their own licensure and take a state-provided exam.

Once plumbers receive their licenses, they must register as plumbing contractors. These individuals must carry \$50,000 in property damage insurance, \$300,000 in bodily injury insurance, \$100,000 in general liability insurance, and a \$20,000 license bond. All plumbers are required to renew their licensure each year, which involves paying a fee and meeting criteria for hours worked on the license renewal notice.

## **Contractor License Bonds**

Contractor license bonds are very important for obtaining licensure as a commercial roofing or plumbing contractor in the state of Illinois. Bond amounts vary, and it isn't necessary to pay the entire cash amount of the bond. In fact, applicants only pay a percentage of their bond amount, known as a premium.

If a company or contractor will bid on public projects – such as those for city, county, and state governments – it will need additional types of bonds. These include bid bonds, performance bonds, and payment bonds, which differ from project to project. These bonds are not insurance for the contractors; rather, they act as insurance for clients by providing a guarantee that a company will uphold regulations in the state or the local area.

As you can see, the state of Illinois is fairly lenient when it comes to the requirements for <u>commercial</u> <u>contractor licenses</u>. General contractors, such as builders, aren't required to carry licensure at all, while roofing and plumbing contractors must not only obtain licensure, but also carry license bonds in order to work legally in Illinois.