Most owners assume the project begins the moment they ask for the first quote. It does not. The project begins earlier, in a folder of documents that has nothing to do with fences: a survey, a property tax parcel map, a note about the easement along the side yard, a neighbor's phone number. The contractors who give you the most useful quotes are the ones who receive the most useful information, and the same is true in reverse. A property owner who arrives prepared gets better estimates, and asks better questions, than one who calls from the driveway with a tape measure and a hope.

Before you request a single quote, you need to know three things about every contractor you plan to call: what Licensing, Insurance, and WSIB Coverage they hold, what those documents prove, and what they leave unproven. This article is the preparation checklist. It covers the information to gather about your own property, the questions to ask before the first site visit, and the documents to request before anyone starts measuring.

Gather Your Property Information Before You Call

Start with the survey. If you have one from when you bought the property, find it. If you do not have one, a recent survey or a property line sketch from the municipality is the next best thing, and an old fence that has stood for thirty years is not proof of where the line runs. A Vaughan homeowner once discovered her old fence sat a foot inside the true property line, which meant the fence she was replacing was not even hers to replace without talking to the neighbor first.

Collect the rest of the property file while you are at it:

- The location of any easements, especially hydro corridors and utility access routes.
- Any registered restrictions that apply to fencing on your lot.
- Municipal rules about fence height, setbacks, and pool enclosures, which vary from Toronto to Mississauga to Brampton and across the rest of the GTA, so verify them with your municipality before you commit to a design.
- Notes about the neighbor's expectations, including whether they want to share the cost of a boundary fence.
- Photos of the current fence, the grade, and any access problems a crew would face.

You are not doing the contractor's job for them. You are making sure the quote you receive is based on your property and not on a guess.

What to Know About Licensing, Insurance, and WSIB Coverage Before the First Call

Ontario does not license fence contractors provincially, which means the word "licensed" is ambiguous until a contractor tells you what it means to them. The three documents that matter are the municipal business license, the certificate of insurance, and the WSIB clearance letter. Each answers a different question.

The municipal business license answers whether the business exists in the eyes of a city or town. The certificate of insurance answers whether the company carries liability coverage right now. The WSIB clearance letter answers whether the company is registered with the workplace safety system, or whether an injury claim will land on someone else's doorstep. None of the three answers whether the crew can build a good fence. That question belongs to references, past work, and the site visit.

Knowing the difference before you call changes the conversation. You will not be impressed by the word "licensed" alone, and you will not be confused when a contractor explains they are a sole proprietor with no WSIB registration because they have no employees. Both of those moments happen in real quoting conversations, and being ready for them keeps you in control of the process.

The Business Information You Need From Every Contractor

Before any estimator spends time driving to your property, ask for the basics in writing:

- The legal business name, not the logo name on the truck.
- The municipality that issued the business license and the license number.
- How long the company has operated and under what ownership.
- Whether the crew is made up of employees or subcontractors.
- Two or three recent projects in your area, with addresses or neighborhoods you can drive past.

These five items take a contractor ninety seconds to answer. A company that cannot answer them in writing is telling you something about how the rest of the job will go. A company that answers them promptly has sent the same list to a hundred owners before you, which is exactly what you want.

Insurance Questions to Settle Before the Measuring Tape Comes Out

Request the certificate of insurance at the same time you book the site visit, and ask for a fresh copy, because certificates are dated and policies lapse. When it arrives, check that the named insured matches the business name from your list, that the policy period covers your project dates, and that general liability appears with both bodily injury and property damage. Then ask the two questions most owners skip.

The first is whether you can be added as an additional insured for the project. The second is whether the policy would respond if the crew damaged the neighbor's fence, the driveway, or a utility line. The answers will not always be yes. What matters is that you hear the answer before the work starts, from the contractor and from your own broker, rather than discovering the limits after the damage is done.

Insurance is the kind of subject where a little paranoia is a feature. Verify current requirements with your insurer, because policy wording changes and what was true last year may not be true this year.

The WSIB Question That Keeps You From Paying Twice

The WSIB clearance letter deserves its own moment because it is the document owners most consistently forget. Ask for it with the insurance certificate, and ask the follow-up question that matters: do the subcontractors carry their own WSIB coverage? A crew that is half employees and half day labor can have a clearance letter for the company and nothing for the people actually doing the heaviest work.

Confirm the registration directly with the WSIB rather than accepting the letter at face value. The agency will tell you whether the company is registered and in good standing. If the contractor is a sole proprietor with no employees, WSIB coverage may not apply, and you want that stated in writing so everyone understands who carries the risk if someone gets hurt on your property.

This is not paperwork for the sake of paperwork. An injured worker's claim that cannot find its employer has a way of finding the property owner instead. The clearance letter, verified, is what keeps that from being you.

Make Yourself Easy to Quote

Finally, set the stage for good estimates. Give every contractor the same information package, including the survey, the photos, the access notes, and the neighbor's position on the boundary. Tell them the window you are working in and whether the old fence must be removed as part of the job. Tell them about the clay soil, the slope, the easement, and the fact that spring bookings in the GTA fill up fast, so they can schedule honestly.

Contractors notice the owners who are prepared. They quote those properties more carefully, ask better follow-up questions, and show up with fewer surprises on the first day. The owner who has already checked the property file, the license, the insurance certificate, and the WSIB status walks into the quoting process as an informed buyer rather than a bystander.

When a Contractor Hesitates to Share Documents

Most of the time, requesting documents is a five-minute transaction. Every so often, it is not. A contractor may *click here* say the certificate is at the office, or that nobody has ever asked for it, or that the insurance company takes a week to issue one. Some of that is true. Some of it is a polite version of "we do not carry what you are asking for," and the way you handle the hesitation matters more than the hesitation itself.

Give the benefit of the doubt once. Confirm exactly what you need and give a deadline: the certificate, the WSIB confirmation, and the license, all in writing before the site visit. Contractors who operate with coverage in place send these without drama, because they have sent them before. If the documents do not arrive, you have learned something useful about the company at a cost of zero dollars, and you can decide with open eyes whether the risk profile of the job is small enough to proceed anyway, or whether the next candidate on your list deserves the site visit instead.

For residential owners, the stakes of proceeding without documents are usually modest on a simple job, and some owners will reasonably choose to proceed with a well-regarded local crew anyway. That is a decision an adult is allowed to make, as long as it is made on purpose. For commercial owners, the calculus is different. A parking lot in Vaughan or a loading area in Mississauga carries vehicles, staff, and the public, and the paperwork gap that looks like a rounding error on a backyard job looks like a liability gap on a commercial one. Facility managers should treat missing documents as a disqualifier or, at minimum, as a written risk decision reviewed by the people who carry the property's insurance.

Whatever you decide, keep the requests consistent across every bidder. The contractor who produces documents without being chased is telling you how they run their business. So is the one who does not.

When the quotes arrive, compare them on the same footing. Each bidder should have shown you the same documents, priced the same scope, and seen the same property. That is the point of preparing your property file and checking Licensing, Insurance, and WSIB Coverage before you ever requested a quote, and it is what separates a fence you chose from a fence that happened to you.