Most fence problems do not begin with a crooked post or a sagging gate. They begin with paperwork professional fence company that was never checked, on a day when checking it would have taken ten minutes. The post can be straightened. The gate can be rehung. The claim that lands on your desk after an injury, or the letter from a municipality about unlicensed work, is harder to fix, because it arrives after the crew has packed up and moved on to the next street.

The mistakes below, in how owners handle Licensing, Insurance, and WSIB Coverage, show up again and again in residential backyards and commercial lots across the GTA. Each one has a consequence, and each one has a fix. If you recognize yourself in any of them, you are in good company, and the fix is cheap.

Mistake 1: Taking "Fully Insured" at Face Value

"We're fully insured" is the most common sentence in the fence business, and it is also the least specific. Fully insured against what, and up to what limit, and for whose benefit? The only way to know is the certificate of insurance, and the only certificate worth reading is a current one, issued in the contractor's legal name, covering the dates of your project.

The consequence of skipping this is not a lawsuit in every case. Usually nothing happens at all, which is exactly why the habit persists. But consider the commercial owner in Whitby whose contractor's equipment scratched a tenant's vehicle in the parking lot, or the homeowner whose crew broke a window pane carrying panels through a narrow yard. Small incidents, but the contractor's insurer and your own will both be asking which policy responds. A certificate on file makes that conversation boring. The absence of one makes it expensive.

The fix is simple. Ask for a fresh certificate with every quote, and again before the start date, and put a line in the contract requiring coverage to stay current for the whole job. Then read the certificate. It takes ninety seconds.

Mistake 2: Confusing a Business License With a Trade Credential

Ontario has no provincial license for fence contractors, so a municipal business license is often the only license a fence company has. That license proves the business registered with a city or town. It does not prove the crew knows how to set a post in clay soil, grade a ravine lot, or tension chain link properly.

Owners make this mistake in both directions. Some treat "licensed" as a complete qualification and skip references entirely. Others dismiss the license as meaningless and skip the municipal check. Both are wrong. The license is one data point among several, and it should be verified with the municipality where your property sits, since Toronto, Mississauga, Brampton, and the rest of the GTA each run their own arrangements.

The fix is to treat licensing as a floor, not a ceiling. Verify the license, then keep checking: references, recent work, certifications, and the way the estimator talks about your specific site.

Mistake 3: Ignoring WSIB Status Until Someone Gets Hurt

WSIB coverage is the one document that protects you from a claim you did not cause and cannot control. When a worker is injured on your property, the WSIB system is designed to compensate that worker through the employer's account. If the employer has no account, the claim can come looking for the party that hired the crew, and that party is often the property owner.

Residential owners assume this cannot happen to them because the job is small. Commercial owners assume the contractor handles it because the job is big. Both assumptions have failed real people. The helper who takes a bad step on a Markham deck rebuild, the laborer who strains a back carrying panels across an industrial yard in Oshawa, the claim that surfaces months later, all of it is preventable with one verified clearance letter.

The fix: request the WSIB clearance letter with the insurance certificate, confirm the registration directly with the WSIB, and ask whether subcontractors carry their own coverage. If the contractor is a sole proprietor with no employees, get the explanation in writing and decide consciously who carries that risk.

Mistake 4: Skipping the Certificate Request to Save Time

The most human mistake on this list is the one that comes from being busy. You have three quotes to compare, a neighbor to coordinate with, and a season that is slipping away, and requesting documents from every candidate feels like a chore. So you skip it for the contractor who seemed most trustworthy, and then you skip it for the next one, and suddenly the whole project is running on vibes.

Time is exactly the wrong reason to skip this step, because the request is faster than the alternative. A prepared email takes five minutes to send to every candidate at once. The responses sort the field for you. The contractor who sends a clean certificate and a WSIB letter by the next morning has just demonstrated more about their reliability than any sales pitch.

The fix is to batch the request. Send the same email to every shortlisted contractor the day you decide to get quotes, and treat the responses as part of the bid package.

Mistake 5: Hiring the Crew Instead of the Company

Every fence market has the guy with the crew. He is personable, he has done a hundred fences, and ***pool enclosure contractor*** he is not affiliated with any company you can look up, insure, or hold accountable. Residential owners hire him because he is cheap and friendly. Commercial owners hire him because he is available next week. Both are betting that nothing goes wrong, and on most jobs, nothing does.

The problem is not the workmanship, which is often fine. The problem is the structure around it. If there is no company, there is no certificate of insurance in a company name, no WSIB registration to verify, no business license at the municipality, and no one to call when a claim or a dispute surfaces after the job ends. The fence is done; the risk is not.

The fix is to hire an entity, not a personality. Get the legal business name, the license, the certificate, and the WSIB letter before the work starts, and make sure the contract is signed by the same entity that appears on those documents.

Mistake 6: Forgetting the Neighbor, the Utility, and the Property Line

The final mistake is forgetting that a fence is not only yours. On a residential lot, the fence may sit on or near the boundary, which makes it a shared project whether the neighbor agrees or not. On a commercial site, the fence may border a hydro easement, a municipal right of way, or a neighboring business's yard, and utility locates are not optional just because the lot is fenced already.

Owners skip the survey and guess at the line, and the guess is wrong a surprising amount of the time. Owners skip the neighbor conversation and discover the cost split was assumed, not agreed. Owners skip the utility locate and find out what their soil contains the hard way. Each of these mistakes is a documentation problem wearing a different costume.

The fix is to put the property file together before the crew arrives: survey, easement notes, municipal rules verified for your municipality, a written note of the neighbor's position, and confirmation that locates have been requested. Then hand that file to the contractor you actually hire.

Mistake 7: Treating the Certificate as the Coverage

The certificate of insurance is a snapshot, and snapshots expire. It shows what the policy covered on the date it was printed, and a policy can lapse, change, or be cancelled the week after you file the certificate away. Owners who checked the documents once, at the quote stage, and never looked again have built their protection on a document that may no longer describe reality by the time the crew arrives.

The consequence shows up in the quiet failures. The subcontractor who was not named on the certificate injures himself on a Brampton site. A commercial policy is cancelled mid-project and the claim lands a month later. The certificate on file says everything was fine, and the fine print of the actual policy says otherwise, and the property owner is the one explaining the difference to a claims adjuster.

The fix is a date, not a document. Request the certificate when you get the quote, then again when the start date is confirmed, and put a clause in the contract that requires coverage to remain current for the entire duration of the work. Ask to be notified of any lapse. For commercial projects, ask the same of subcontractors, and for both, confirm the policy period actually covers the days the crew will be on site. A certificate that expires the day before the crew arrives is not coverage. It is paperwork with a hole in it.

How Licensing, Insurance, and WSIB Coverage Belong in the Handoff

The project does not end when the last gate is hung. It ends when the paperwork is closed out. Keep all of it together in one folder, because fences get sold with houses and disputes surface long after installation:

- The signed contract, with the coverage requirements written in.
- The final certificate of insurance covering the project dates.
- The verified WSIB confirmation for the company and its subcontractors.
- The survey, the easement notes, and the municipal rules that applied to the build.

Every mistake on this list shares one cure: treat Licensing, Insurance, and WSIB Coverage as part of the project, not a prelude to it. Check the documents before the work, and keep them after. The fence will speak for itself in twenty years. The paperwork is what protects you in the meantime.