On a wet Saturday in late April, a homeowner in the Upper Beaches stood in her backyard with three business cards in her hand and a rolled survey under her arm. One card promised a price match. Another showed a chain-link gate logo and a phone number with no area code. The third belonged to a crew that had already knocked on her door twice. She had thirty feet of rotting cedar to replace, a neighbor who wanted to split the cost, and no idea which card deserved a phone call. That is exactly the moment this guide is for.

Before any of those contractors comes out to measure, before you trade a single estimate, you should settle what Licensing, Insurance, and WSIB Coverage actually look like on paper. The check itself takes about twenty minutes once you know what to ask for. The problem is that most owners never ask, and the fence goes in anyway, and the paperwork sits unexamined until the day someone needs it.

Here is the process from first search to signed contract, with the verification steps in the order you should actually do them.

What Licensing, Insurance, and WSIB Coverage Mean in Ontario

Ontario does not issue a provincial license for fence contractors. Everything else in this guide follows from that single fact. When a contractor says they are licensed, they usually mean one of three things: they hold a municipal business license, they carry trade-specific certification, or they belong to an industry association with its own standards. Each of those is real, and each is worth something, but none of them is a government guarantee that the person will build a straight fence or show up on Tuesday.

A municipal business license means the company registered with the city or town where it operates and passed whatever basic checks that municipality requires. It is a business credential, not a skill credential. Trade certification, where it exists, speaks to training and installation methods. Association membership signals that the company accepts a code of conduct and, in many cases, carries insurance as a condition of membership.

The purpose of checking all three is not to collect paperwork for a scrapbook. It is to learn which companies treat the business side commercial fencing contractor of fencing as seriously as they treat the digging.

Start Your Search With a Paperwork Filter

Most searches begin the same way: a neighbor's recommendation, a search for a fence contractor near me, a flyer under the windshield wiper. Treat every lead identically. Before you ask about price, ask about documentation. A first phone call that opens with "Can you email me your certificate of insurance, your WSIB clearance letter, and your municipal business license?" tells you more in thirty seconds than any website ever will.

Watch how the contractor reacts. A legitimate company sends those documents without drama, because the owner or estimator has sent them a hundred times. Hesitation, a story about the office being closed, or an offer to "just show you everything at the site" are yellow flags. The documents either exist or they do not, and if they do not exist, no amount of on-site charm will conjure them.

Collect the same set from every candidate so the comparison is fair:

- A current certificate of insurance naming the company as the insured, with the policy period and coverage types visible.
- A WSIB clearance letter, or a written explanation of why WSIB coverage does not apply to this company.
- A municipal business license for the city or town where the work will happen.

- Trade certifications or association memberships, if the company claims them.

File each set in a folder, even a digital one. You will want all of it again at the contract stage.

The Documents to Request and How to Check Them

A certificate of insurance is the document owners most often misread. It is a snapshot, not a guarantee. It shows the policy period, the named insured, the coverage types, and the limits, but the policy can be cancelled the day after the certificate is printed. That is why you ask for a fresh copy at the time of the quote and again the week the crew is scheduled, and why your contract should require the contractor to keep coverage current for the entire job. Ask your own broker or insurer what the certificate actually covers and whether you should be added as an additional insured.

The WSIB clearance letter confirms that the company is registered with the Workplace Safety and Insurance Board. That matters because WSIB coverage is the system that compensates a worker injured on the job. If a worker is hurt on your property and the contractor has no WSIB coverage, the claim can come looking for whoever hired the crew. Owners have been dragged into disputes that outlived the fence by years. Verify the letter directly with the WSIB, which can confirm a company's registration status over the phone in minutes.

For the municipal license, go to the city or town website instead of trusting the contractor's word. Requirements differ across Toronto, Mississauga, Brampton, Vaughan, Markham, and the rest of the GTA. Some municipalities license businesses generally, others license specific trades, and a few barely regulate fencing at all. Look up the rules for the municipality where your property sits, not the one where the contractor's office happens to be.

Reading an Insurance Certificate Like an Estimator Reads a Site

When the certificate arrives, read it the way a good estimator reads a property: slowly, and looking for what is missing. Check the named insured against the company on your quote. If the certificate names a different business than the one signing your contract, ask why, and keep asking until the answer makes sense. Check the policy period so the job falls inside it. Check that general liability is listed, and that both bodily injury and property damage appear.

Then think about what your particular job involves. A crew digging post holes in a hydro easement corridor. A ravine lot in a neighborhood near the Don Valley, where the grade drops and the soil shifts through freeze-thaw cycles. A shared driveway where the neighbor's car passes within a few feet of the work area. A commercial lot in a strip mall where customers walk past the job all day. Each of these raises the value of solid liability coverage, and a certificate that simply lists coverage does not tell you whether the limits fit your situation. That is a conversation for the contractor and for your own broker.

Ask whether the contractor's insurer can add you as an additional insured on the policy for the duration of the project. Commercial crews expect this request. Residential crews hear it less often, and the way they respond is itself information about how they run their business.

WSIB: The Coverage Owners Forget Until Someone Gets Hurt

Here is the scenario that keeps facility managers awake: a three-man crew is setting posts on a commercial property in Oshawa, a lifting strap slips, and a worker lands badly. The worker's claim goes to the WSIB. If the contractor is registered and in good standing, the claim is handled through that system and the property owner's involvement ends there. If the contractor is not registered, the claim can loop back toward the party that hired the crew, and a fence project gains a legal afterlife that outlasts the warranty.

Residential owners face the same stakes in miniature. A helper on a suburban crew takes a bad step in a Markham backyard, the crew finishes the job and leaves, and months later a claim letter arrives at the homeowner's address. It happens rarely, but rarely is not never, and the fix is a two-minute check performed before the first shovel goes in.

Ask for the WSIB clearance letter, confirm the registration directly with the WSIB, and get the same confirmation for any subcontractor the contractor plans to use. If the company is a sole proprietor with no employees, WSIB coverage may not apply at all. You want that explained to you in writing, because the explanation determines who carries the risk if someone gets hurt on your property.

Turn Your Findings Into a Shortlist, Then a Contract

By the time you have run this filter on three candidates, you will have a shortlist built on evidence instead of charm. Now the estimating process begins. Let each shortlisted contractor walk the property, measure, and quote. Give every one the same information: the survey, the property line pins if you can find them, the neighbor's expectations, the gates you want, the material you are leaning toward. Unequal information produces unequal quotes, and unequal quotes cannot be compared.

When the numbers come back, do not let the paperwork drop. The contract should name the exact business that appears on the certificate, describe the material and finish, specify the post installation method, and state that the contractor will maintain the insurance and WSIB coverage shown in the documents for the duration of the work. If the crew changes between the quote and the start date, that is a new situation, and you are entitled to updated documents.

A fence is built to stand for twenty years. The paperwork behind Licensing, Insurance, and WSIB Coverage takes one afternoon to check. Spend the afternoon.