

TL;DR

- Segment work into 4 classes: Casual Help → Skilled Trades → Regulated Services → Prohibited.
- Gate access with a **Profile Checklist** (ID, photo, name, location, payout), plus **Licenses/Insurance uploads** where required.
- Minimum insurance for paid hands-on work: **GL \$1M/\$2M** (per-occ/aggregate). Heavier risk adds **Commercial Auto** and **Workers’ Comp** (if they hire helpers).
- Show status badges on profiles & booking: *Verified ID*, *License on file*, *Insurance on file*, *Background check*, *Coming Soon* where not live.
- **Stripe Connect** keeps you the platform, not the employer; enforce **Hold Harmless** + **Independent Contractor** terms at checkout.
- Prohibit dangerous/regulated categories you can’t safely support on day one.

1) Guru Profile Requirements (applies to ALL categories)

Required to publish/accept bookings

- Legal name (matches ID) + display name
- Headshot (recent, face visible)
- Location basis: city/ZIP (no precise address until after booking)
- Age attestation: 18+
- Phone + email (private; used for notifications)
- Stripe Connect Express onboarding completed (payouts, KYC)
- Skills & categories (select from allow-list)
- Rates (fixed price or hourly—pick one model for MVP)
- About & experience summary (min 240 chars)

Recommended (soft-gated, boosts ranking)

- Government ID verification (photo ID + selfie)
- Background check (*Coming Soon* toggle in Admin)
- References / prior reviews
- CPR/First Aid (for childcare/fitness)
- Portfolio photos (before/after, where applicable)

Evidence management (DB fields)

```
profiles: is_id_verified boolean, id_verified_at timestamptz, has_background_check boolean, background_check_at timestamptz, insurance_status text, insurance_expires_on date, license_status text, license_expires_on date
profile_documents: id, user_id, type(enum: 'id','license','insurance','cert'), provider, number, issued_on, expires_on, url, status(enum: 'pending','approved','rejected')
```

2) Work Classification & Gatekeeping

Class	Examples	Allowed at launch?	What’s required to list/book
A. Casual Help	Errands, light cleaning, organizing, basic yard raking, moving help (no truck), pet sitting, simple assembly	Yes	ID verified (recommended), No pro license, No insurance required (encourage GL); <i>Prohibit ladders >6 ft, power tools beyond household, chem handling.</i>
B. Odd Jobs – Skilled	Handyman basics (minor repairs), furniture repair, appliance install (no gas), yard work with tools, hauling (using customer’s vehicle), farm chores (non-mechanical)	Yes	General Liability (GL) \$1M/\$2M OR customer acknowledgment if uninsured; tool safety confirmation; no roofing or structural work; no gas lines.
C. Skilled Trades (Licensed)	Electrical, plumbing, HVAC/refrigerant, gas appliance, tree work with chainsaw >6”, pest control, pool electrical, concrete/structural	Phased	Active trade license matching scope + GL \$1M/\$2M; Commercial Auto if transporting tools/crew; EPA 608 for refrigerants; pesticide applicator license for pest control; ISA arborist recommended for tree felling.

Class	Examples	Allowed at launch?	What's required to list/book
D. Transport/Hauling (Provider's vehicle)	Dump runs, furniture delivery, trailer towing	Phased	Valid driver's license, auto insurance meeting state minimums; recommend Commercial Auto ; weight/securement attestation ; no hazmat.
E. Childcare/Tutoring/Fitness	Babysitting at home (guardian present), tutoring, music lessons, personal training	Yes (with limits)	Background check (recommended); CPR/First Aid recommended; no unsupervised minors in private settings for MVP; for PT, liability waiver & cert (e.g., NASM/ACE) recommended.
F. Cleaning (Paid)	Residential light/deep clean, move-out clean	Yes	GL \$1M/\$2M recommended; chemical safety attestation; no mold remediation/biohazard (prohibited).
G. Prohibited (MVP)	Roofing, structural changes, gas line work by unlicensed, medical/clinical tasks, childcare without guardian for MVP, tree climbing/felling > 15 ft w/o pro creds, asbestos/lead/mold abatement, pest fumigation, firearm or security services, hazmat	No	Block at creation with policy copy & links.

Notes

- "Allowed at launch" is a product decision—start with **A, B, E, F**.
- For **C/D**, mark **Coming Soon** until you have license/insurance review and clearer SOPs.
- Always reflect the **most restrictive local rule** once you expand—requirements vary by state/city.

3) Insurance Requirements (plain-English)

Minimums to show "Insurance on file" badge

- **General Liability**: \$1,000,000 per occurrence / \$2,000,000 aggregate for **B/C/F** classes.
- **Commercial Auto**: if the Guru's vehicle is integral to the service (**D**).
- **Workers' Comp**: if the Guru **employs others** or brings helpers (jurisdiction-dependent).
- **Professional Liability (E&O)**: recommended for **tutoring/fitness coaching** (**E**).
- **Additional insured**: Long-term, consider listing **YooHoo Guru** as AI on GL; not required for MVP.

Implementation

- Upload **certificate of insurance (COI)** PDF → parse dates → **badge** + **expiry reminder** (email 30/7/1 days before).
- Booking block if expired for categories that **require** insurance.

4) Licensing / Certifications (evidence matrix)






- **Electrical/Plumbing/HVAC**: active state trade license; EPA 608 for refrigerants.
- **Gas appliances/lines**: proper gas fitter license; skip at MVP unless verified.
- **Tree work**: license where required; **ISA Certified Arborist** recommended; COI mandatory for felling > 15 ft.
- **Pest control**: **State pesticide applicator** license.
- **Fitness/PT**: credible cert (NASM, ACE) recommended; CPR/First Aid recommended.
- **Childcare**: background check; guardian present for MVP; no transport of minors.
- **Driving/Hauling**: valid DL; **auto insurance** (prefer commercial); comply with trailer weight/securement rules.

Platform copy: "Licensing varies by location. Gurus are responsible for maintaining correct licenses for the job's location. Bookings outside license scope are not permitted."

5) Booking Disclosures & Waivers (embed in checkout)

- **Independent Contractor Acknowledgment:** You (YooHoo Guru) are a **marketplace**, not the service provider or employer.
- **Liability Waiver:** Customer agrees to reasonable risk inherent to the task; no hazardous tasks; Guru warrants competency and legal eligibility.
- **Home Access:** Customer agrees to clear work area and supervise minors/pets.
- **Damage & Disputes:** Outline simple path—document with photos, message in app, 72-hour dispute window, you facilitate but are not the insurer.
- **Restricted/Prohibited Work:** Link to list; show a red banner if job text matches blocked keywords.

6) UI/Badging (what users see)

- **Badges on profile & booking card:**
 - **Verified ID** 
 - **License on file**  (shows trade & expiry on hover)
 - **Insurance on file**  (limits + expiry)
 - **Background check**  (date)
 - **Coming Soon**  for categories not yet supported
- **Blocking rules:**
 - If category requires license/insurance and doc **missing/expired** → **Disable “Book”** + tooltip: “We need a valid [license/insurance] on file for this category.”

7) Admin Workflow (simple, fast)

- **Queues:** Documents: pending , Documents: expiring in 30 days , Flagged profiles , High-risk keywords .
- **One-click status:** approve/reject with reason; auto-notify Guru.
- **Feature flags:** skilledTrades=false , transport=false , backgroundChecks=false (until you turn them on).

8) Copy blocks you can paste (product text)

Job creation gate (skilled trades):

This category may require a state license and active liability insurance. Upload your documents now or choose a different category.

Checkout legal snippet:

By booking, you acknowledge that YooHoo Guru is a marketplace connecting you with independent providers. The provider is solely responsible for the work performed. You agree to our Terms, Community Guidelines, and Liability Waiver.

Profile banner (expired doc):

Your {document_type} expired on {date}. You can’t accept new {category} jobs until you upload an updated document.

9) DB & Validation (lightweight rules)

Tables (additive)

```
-- See earlier snippet for profile_documents categories: seed ('odd-jobs','handyman','cleaning','yard-farm','moving-hauling','electric','plumbing','hvac','pest','tree','tutoring','fitness','childcare')
category_requirements: -- declarative rule engine (category_slug text primary key, requires_license boolean default false, requires_gl boolean default false, requires_commercial_auto boolean default false,
requires_background_check boolean default false, min_gl_per_occurrence_cents int default 100000000, -- $1M min_gl_aggregate_cents int default 200000000) -- $2M
```

Server-side guard (pseudo)

```
if (requires_license && !profile.license_status === 'approved') block(); if (requires_gl && !profile.insurance_status === 'approved') block(); if (requires_commercial_auto && !profile.auto_insurance_ok) block();
```

10) Rollout Steps (in order)

1. Add **categories** + **category_requirements** seeds.
2. Add **profile_documents** upload + admin review.
3. Implement **badges** and **blocking rules** on booking.
4. Turn on **A/B/E/F** classes; mark **C/D** as *Coming Soon*.
5. Add checkout legal blocks + Prohibited list.
6. Email COI expiry reminders.
7. Revisit **background checks** integration after MVP.