

## **Joe's Vista Concrete Contractor Kings**

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### **How To Choose The Right Concrete Contractor**

Finding the right concrete contractor requires time and diligence, but your efforts will ensure you will get your money's worth.

**Do initial research on the Internet to create a list of potential contractors.** Take the time to educate yourself about the business so you can ask the right questions. Here are some of the most important questions to ask potential contractors:

How long have you been in the concrete business?

Usually, a contractor with a minimum of 5 years experience in the business indicates stability and reliability, which is a must in this kind of work. The last thing you want is someone who turns back on their word and either fails to finish the job or does it unsatisfactorily. Also, an experienced contractor will be able to give you helpful insights on your project.

What specific insurance coverage do you have?

It is very important to choose a contractor who has adequate insurance coverage to safeguard you and your property from any potential liabilities resulting from an accident in your work site. Professional decorative concrete contractors should have at least general liability coverage as well as Workman's Compensation and automobile insurance. Call the insurance company to verify the effective dates of the policies.

When was the last training class or seminar you've attended?

It is ideal to choose a contractor who has had recent training, say, in the past two years. This shows they know the latest products, techniques and methods used in the business.

#### **Ask for references.**

Make sure to ask for three client references in the past year. Contacting previous clients will give you insight on a contractor's work ethic.

#### **Review quotes.**

When comparing quotes, never make your choice based on the price alone. Be careful about very low rates because low bidders oftentimes do a lot of shortcuts on their work and use poor quality materials. Do not hesitate to ask the contractor about any items on the quote that you are not familiar with. You have the right to know what you will be paying for. Also, look at the project time frame. It is ideal to find someone who could finish the job quickly without sacrificing quality. As long as the time frame is reasonable, it makes sense for a contractor who could complete the job faster to charge more.

**Check the contract.**

Putting down all agreements in writing will help lessen any possible conflicts during and after the project. A professional concrete contractor should provide you a written contract with details of all the work to be done. Be sure to go over the contract carefully. Sign the contract only when you are absolutely comfortable with all its terms.

**Even after hard work on your part, it could happen that you still cannot decide who to hire.** In this case, it may have to come down to what your gut feeling tells you. You would want a contractor that represent themselves professionally and is pleasant to work with.

Concrete is a good material to choose for driveways, walkways, front entrances and backyard patios in the GTA. Contrary to what some homeowners may think, concrete is a durable and low-maintenance option that works great even in colder climates like Ontario, provided the concrete contractor follows proper steps and practices during its installation. Here are the five main things that homeowners should know about concrete.

**What you need to know about concrete mixtures**

Concrete is made up of a mixture of 4 essential components.

- Cement
- Coarse Aggregate (i.e. gravel)
- Fine Aggregate (i.e. sand)
- Water

The aggregates combined makes up for 60% – 75% of the mixture while the rest is a combination of cement, water and possibly fly ash and/or chemical admixtures. The fine particles of sand fills in the void spaces between the coarse aggregates and cement acts as a glue to hold them together. Water, when mixed with cement, begins the hydration process (the hardening of concrete) and also binds the aggregate together. The water to cement ratio is the most critical factor to the overall quality of the concrete. Because too much water in the mixture will reduce the concrete's compressive strength. And too little water will make the concrete unworkable. The careful balance of water to concrete ratio is required to make the perfect concrete – strong and workable. By adding just 1 gallon (3.785 L) of water to 1 cubic yard (9 sf) of concrete, it can decrease compressive strength 150 – 200 psi (PSI = pounds of load per square inch), increase shrinkage and waste 1 quarter bag of cement.

A concrete contractor can also utilize these components to add a different aesthetic look for homeowners. For example, a type of concrete where the top layer is removed to

exposed the aggregates is called “Exposed Aggregate Concrete”. You can read more about Exposed Aggregate Concrete [here](#).

### **What you need to know about concrete finishing**

It takes someone with experience to know when the optimal time is to begin concrete finishing. Just by the absence of bleed water and a successful footprint test is not enough to determine if the concrete is ready for this step. Premature finishing and over finishing may result in surface defects such as blisters, dusting, crazing or delamination of the concrete.

*Premature finishing:* mixing of bleed water into the top surface of the concrete or prematurely sealing the surface.

*Over finishing:* can significantly reduce or even destroy the air-entrainment (which increase the durability of the concrete, especially in climates subject to freeze-thaw) along the surface of the slab.

### **What you need to know about concrete curing**

Once concrete is poured and finished, curing occurs. Curing concrete is the process of stopping freshly poured concrete from drying out too quickly by maintaining moisture levels and temperature. The longer the curing or hydration time, the stronger the concrete. This should range between 3 to 14 days depending on the specific application. A curing compound can be applied. This compound acts as a blanket and forms a thin membrane over the concrete which prevents water from evaporating quickly. General curing timelines for a driveway installation is as follows:

*First 48 hours:* keep off concrete.

*After 48 hours:* concrete is strong enough to be “walked” on without causing any damages. However, refrain from allowing bikes, skateboards or skidding/twisting of shoes on the concrete.

*After 7 days:* concrete is strong enough to hold a normal household vehicle with passengers, but avoid driving near edges and dragging sharp objects across the driveway.

*After 30 days:* concrete is at its maximum hardness and strength.

### **What you need to know about reinforced concrete**

Reinforced concrete is when wire mesh or steel bars are embedded into the concrete to carry the tension forces. These reinforced steel bars are also known as ‘rebar’.

Concrete's compression strength is very strong, however, it is weak in tensile strength. For example, if a concrete beam is poured without using rebar, the middle of the beam will carry a lot of tension. With the help of rebar, this tension stress will be absorbed, making the concrete/rebar combination much stronger.

With the natural occurrence of temperature changes and moisture cycles, concrete will not stand the test of time and will eventually crack, even with rebar. Structural reinforcements do not prevent cracking but will hold the crack faces together.

To avoid random cracking in your concrete landscaping, control joints should be placed. Control joints, to define simply, are cuts made on a slab of concrete so you can "plan" where the "crack" will occur. These cuts allow for movements caused by the natural weather cycles. And since slabs of concrete greater than 120 sf and 4 inches thick will produce a crack, control joints should be cut within these parameters.

### **What you need to know about concrete durability**

Corrosion of metals, freeze-thaw cycles, chemical attacks and alkali-aggregate reaction are all causes for concrete to deteriorate. The main culprit is the exposure to moisture. It is commonly mistaken that concrete is impermeable but in reality, liquid can still pass through. A good quality and correctly consolidated 4 inches or more concrete slab is impermeable to the passage of water from the ground, however, it is not impermeable to the slow passage of water vapor.

The key to avoiding concrete to deteriorate is to make the concrete less permeable. This can be achieved by lowering water to cement ratio, uniform aggregate gradation and density and apply admixtures (superplasticizer or silica fume) and vapor retarder. By reducing the concrete's permeability and adequate air void system, it will increase the concrete's durability.

As well, lifting of slab edges at the joints and cracks occur because of shrinkage. When the top and bottom of the slab have different moisture level and temperature variance, it results in greater shrinkage on the top surface hence creating the curling of slabs.

Choosing the right concrete contractor plays an important role in the longevity of your concrete driveway, walkway or backyard patio. Experienced concrete contractors will know the importance of having the right depth for the foundation, the right concrete mixture to use in Ontario, the distance of which each rebar should be placed, what concrete strength to use to prevent cracking of concrete, and many other factors. Concrete contractors perform an important role in building our cities, homes, and businesses. Whether your business specializes in roads, sidewalks, driveways, backyards, or high-rise buildings, you are an expert on the use of this versatile and durable material.

While you are hard at work building and growing your business, locking down the right insurance can help you protect your investment. Being properly insured can aid in winning new business by making your business look more legitimate in the eyes of your potential customers. Additionally, concrete contractor insurance can provide financial protection for your business if an accident or theft occurs, or if someone is injured in the course of your business operations.

What insurance coverage do I need as a concrete contractor?

Some of the most common coverages for concrete contractors are listed below, along with relevant examples of incidents that would trigger these coverages.

- **Commercial General Liability Insurance** protects your business if you physically injure another person or cause damage to someone else's property. Many clients require concrete contractors that they hire to carry commercial general liability insurance. Many general contractors also require concrete contractors to carry commercial general liability insurance in order to be hired as a subcontractor.
- **Property Damage:** You accidentally spill some concrete when you are pouring it, and the concrete damages the surrounding tile work. The client requires you to pay for the cost to repair the tile.
- **Bodily Injury:** A client trips over a trowel that is left out by one of your workers. The client injures their hip and requires surgery. They sue your business for medical expenses and lost wages from being unable to work.
- **Products & Completed Operations:** Months after completing a job, the concrete cracks. Someone trips on the crack. They are injured and sue your company.
- **Workers' Compensation Insurance** provides funds for medical expenses and lost wages if one of your employees is injured or killed while on the job. Because concrete work has a higher rate of injury than many other professions, it is very important for concrete contractors to have workers' compensation coverage. In almost all states, workers' compensation insurance is required for companies that have employees.
  - One of your employees slips on a slippery surface while preparing concrete and injures his back, leaving him unable to work. Workers' compensation insurance would provide coverage for the employee's medical bills, rehabilitation expenses, and a portion of his lost income while he is unable to work.
- **Commercial Property Insurance** provides protection for property that your business owns or is responsible for.
- **Mobile Equipment Insurance** provides protection for mobile equipment that is commonly stored on client sites or outside of your business premises. This insurance covers your concrete construction equipment, such as mixers,

compactors, saws, grinders, and testers, from theft and accidental damage from perils like fire, windstorm, and vehicle crashes.

- On a construction site, a fire breaks out, and your mixer, which is stored onsite, is destroyed.
- **Commercial Auto Insurance** protects your business if you or one of your employees causes injury or damage to someone else while driving a business vehicle or while driving for business purposes. It also protects vehicles owned by your business from damage or theft.
  - Your concrete mixing truck crashes into another vehicle on the way to a contracting job. The other driver is injured and sues your business.
  - The truck owned by your business is stolen from the parking lot in front of your business.

How do I get concrete contractor insurance?

There are many factors to consider when purchasing insurance for your concrete business—from the financial strength of an insurer to the pricing that you're offered. A solid insurance package for your concrete business will be fairly customized, as no two businesses are the same, so it is particularly important to select an insurance provider that can build custom coverage to fit your specific needs.

When selecting an insurance company, there are three main factors you should look at:

- The financial strength of the insurer
- Pricing
- Reputation for customer service

All kinds of concrete works in residential and commercial properties are best handled by qualified and experienced contractors. If you have a concrete project in mind, it is a good idea to hire the help of contractors who are reliable and highly skilled. You should also consider the resources of your chosen concrete contractor since most concrete projects require the use of specialized tools and heavy duty equipment. A capable service provider can handle all your concrete projects with efficiency and premium quality craftsmanship.

It is also important to choose local contractors, preferably those that operate in your area. One advantage of choosing a local concrete contractor is that you can easily verify its credentials. You can ask feedback from previous clients and even visit some of the company's completed projects to see first-hand the kind of work that it can provide.

## **Concrete Demo**

Do you have a concrete structure that needs to be demolished? Is it an old concrete wall, a damaged concrete pavement, or a concrete feature in your backyard? You need a professional to handle this job. Hiring a licensed concrete contractor is the best thing to do since it has the right tools and equipment. A large concrete demo project requires specialized equipment such as chipping hammer, hydraulic concrete crusher, hydraulic splitter, pavement breaker, or demolition hammer. Your contractor may use other types of tools to successfully perform the demolition task.

## **Demo Contractor**

Demolition is a highly technical job, so it must be given to experienced concrete contractors. You must also hire a licensed, insured, and bonded contractor to ensure a worry-free project. Another factor that you must consider is the number of completed projects of your demo contractor. A company with an impressive portfolio has the expertise and capabilities to work on any kind of demolition job.