

NEW BRUNSWICK CONSTRUCTION NETWORK

Hiring Contractors

Questions about finding, vetting, and working with contractors in New Brunswick, including WorkSafeNB coverage and NB Technical Inspection Services licence verification

12 Expert Answers from Construction Brain

newbrunswickconstructionnetwork.com/construction-brain

Table of Contents

1. How do i verify that a contractor has proper WorkSafeNB coverage before they start work on my Saint John home?
2. What's the best way to find a bilingual roofing contractor in the Bathurst-Campbellton area?
3. How do i find a contractor in Edmundston who actually shows up — everyone seems booked for months up here?
4. My contractor disappeared after taking the deposit for a siding job in Riverview — what legal options do i have in NB?
5. What should a proper renovation contract include in New Brunswick to protect both sides?
6. Should i hire a general contractor or manage the individual trades myself for a full gut reno in Moncton?
7. How far in advance do I need to book a contractor in Greater Moncton?
8. What should I do before my contractor starts demolition?
9. My contractor walked off the job halfway through. What are my options in New Brunswick?
10. Should I pay my contractor a deposit upfront or pay as the work gets done?
11. What insurance should a contractor carry in New Brunswick?
12. Can I act as my own general contractor on my house in New Brunswick?

Q1

How do i verify that a contractor has proper WorkSafeNB coverage before they start work on my Saint John home?

Always verify WorkSafeNB coverage before any contractor starts work — it protects both you and them if someone gets injured on your property. In New Brunswick, WorkSafeNB coverage is mandatory for all employers with 3 or more workers, and you can face serious liability if an unregistered contractor gets hurt on your job.

The easiest verification method is online at worksafenb.ca — look for the "Coverage Verification" tool where you can search by business name or account number. You can also call WorkSafeNB directly at 1-800-999-9775 during business hours (Monday-Friday, 8am-5pm) to confirm a contractor's coverage status and ensure their account is in good standing.

Request a current WorkSafeNB clearance certificate from any contractor before they begin work. This certificate shows their coverage is active and premiums are paid up. Legitimate contractors will provide this without hesitation — it's a standard part of doing business in New Brunswick. Be wary of contractors who can't or won't provide proof of coverage, as this could indicate they're operating without proper registration.

Understanding the coverage rules is crucial for Saint John homeowners. If a contractor has fewer than 3 workers and chooses not to register with WorkSafeNB (which is their right), the liability for workplace injuries may fall on you as the principal employer. This means your homeowner's insurance could be on the hook for medical costs, lost wages, and other compensation if someone gets hurt. Many contractors with 1-2 employees voluntarily register to protect their clients from this risk.

For electrical, plumbing, or gas work in Saint John, you'll also want to verify the contractor holds proper licensing through NB's Technical Inspection Services (TIS) at 1-888-659-3222. Licensed trades contractors typically maintain WorkSafeNB coverage as part of their professional requirements, but always verify both independently.

The small upfront effort to verify coverage can save you from potentially devastating liability down the road. A serious workplace injury without proper coverage could result in claims reaching hundreds of thousands of dollars — far more than most homeowner policies would cover for workplace incidents.

Q2

What's the best way to find a bilingual roofing contractor in the Bathurst-Campbellton area?

Finding a bilingual roofing contractor in northern New Brunswick is very doable — this region has a strong Francophone majority, so most local contractors operate comfortably in both French and English.

Start with our New Brunswick Construction Network directory, where you can browse roofing contractors specifically serving the Bathurst-Campbellton corridor. Many contractors in this area are bilingual by necessity, given that roughly 70-80% of the population in Gloucester and Restigouche counties is Francophone.

Contact local building supply stores like Kent Building Supplies in Bathurst or Campbellton — their staff often know which roofing contractors are actively working in the area and can communicate in French. These stores see contractors daily and can provide solid recommendations based on actual project quality and customer feedback.

Check with the municipalities directly. The City of Bathurst planning department and RSC 2 (Restigouche) building inspection office maintain lists of contractors who regularly pull permits in their jurisdictions. Since building permit applications and inspections are available in both official languages, these offices work with bilingual contractors routinely.

Verify licensing and insurance regardless of language preference. All roofing contractors must carry WorkSafeNB coverage (verify at worksafenb.ca or 1-800-999-9775) and liability insurance. For any structural work or roof replacement, they'll need building permits from either the municipality (Bathurst) or RSC 2 (rural Campbellton area).

Consider the scope of your project when evaluating contractors. Simple shingle repairs or minor leak fixes might be handled by smaller local roofers, while full tear-offs or complex installations (metal roofing, solar integration) may require larger firms with specialized equipment. Northern NB's heavy snow loads (often 300+ cm annually) demand contractors who understand proper snow load calculations and ice dam prevention.

Get multiple quotes in your preferred language and ask specifically about their experience with coastal conditions if you're near the Bay of Chaleur. Salt air and frequent freeze-thaw cycles require specific material choices and installation techniques that local contractors understand well.

The bilingual nature of this region means you'll have good options for French-language service throughout the entire project, from initial consultation through warranty follow-up.

Q3

How do i find a contractor in Edmundston who actually shows up — everyone seems booked for months up here?

Finding reliable contractors in Edmundston can be challenging, but there are proven strategies that work better than just calling around hoping for availability. The northern New Brunswick construction market is particularly tight, with many established contractors booked solid through peak season.

Start with referrals from recent local projects — drive around newer developments in Edmundston and ask homeowners directly who did their work and how the experience went. The Madawaska County area has a close-knit construction community, and word-of-mouth carries significant weight. Also check with local suppliers like Kent Building Supplies or BMR — they know which contractors are actively taking projects and have good reputations for showing up.

Consider the bilingual advantage in your search. Many excellent contractors in the Edmundston area operate primarily in French, and if you're comfortable communicating in French, you may find more availability. The predominantly Francophone contractor base sometimes has different booking patterns than English-speaking contractors who also serve southern New Brunswick markets.

Timing your search strategically makes a huge difference. Contact contractors in late fall (October-November) to book spring work, or in mid-winter (January-February) for summer projects. Avoid calling during peak season (May-September) expecting immediate availability. Many northern NB contractors also slow down significantly in winter, giving you a better chance to have detailed planning conversations.

Be specific about your project scope and timeline flexibility when making initial contact. Contractors are more likely to respond to "bathroom renovation, flexible start date between April-June" than "need someone ASAP." Also mention if you're willing to work around their schedule — this often moves you up the priority list.

Check our New Brunswick Construction Network directory for contractors serving the Edmundston area, including those who may be newer to the market or expanding their service area. Sometimes the best availability comes from quality contractors who are building their client base in your region.

Consider contractors from nearby communities like Grand Falls or even Woodstock who might travel to Edmundston for the right project. The drive isn't unreasonable, and you might find better availability. Always verify they're comfortable with the travel and factor any additional costs into your budget.

Get multiple quotes even when availability is limited — sometimes a contractor who says they're "booked for months" can actually start sooner if another project falls through or if your timeline aligns with their schedule better than initially thought.

My contractor disappeared after taking the deposit for a siding job in Riverview — what legal options do i have in NB?

Unfortunately, contractor abandonment after taking deposits is a serious issue in New Brunswick, and you do have several legal avenues to pursue recovery and hold the contractor accountable.

The first step is determining whether this contractor is properly licensed and insured. Check if they're registered with WorkSafeNB (mandatory for contractors with 3+ workers) by calling 1-800-999-9775 or checking online at worksafenb.ca. If they're not registered and should be, this creates additional liability issues. Also verify if they have a business license through the Town of Riverview.

Your primary legal remedy falls under New Brunswick's Construction Remedies Act (SNB 2020, c.29), which replaced the old Mechanics' Lien Act in November 2021. This Act provides stronger protections for homeowners against contractor defaults. You can file a claim against the contractor for breach of contract, seeking return of your deposit plus any additional costs to complete the work with another contractor.

For deposits under \$20,000, **Small Claims Court** is your most practical option. Filing fees are reasonable (\$50 for claims up to \$3,000, \$100 for claims \$3,000-\$20,000), and you don't need a lawyer. The court can order the contractor to return your deposit and may award additional damages. Small Claims Court in Moncton handles Riverview cases.

If your deposit exceeds \$20,000 or you're seeking substantial additional damages, you'll need to file in the **Court of King's Bench of New Brunswick**. This involves higher costs and typically requires legal representation, but allows for larger damage awards.

Document everything immediately: save all contracts, receipts, text messages, emails, and photos of any work started. Take pictures of your property showing the current state. Get written estimates from other contractors for completing the work — this establishes your additional damages beyond the lost deposit.

Contact the **Financial and Consumer Services Commission (FCNB)** to report the contractor. While they can't recover your money directly, they can investigate and potentially take action that helps other homeowners avoid the same situation.

Check if the contractor has bonding or insurance that might cover your loss. Some contractors carry performance bonds specifically for this type of situation, though it's not mandatory in New Brunswick.

Consider hiring a lawyer for a demand letter before filing court papers — sometimes the threat of legal action motivates contractors to respond when phone calls don't. Many lawyers will write a demand letter for \$200-\$500, which is often worth trying before court costs.

File your claim promptly — while you have up to two years for breach of contract claims, acting quickly improves your chances of recovery and prevents the contractor from dissipating assets. The sooner you act, the better your position.

Q5

What should a proper renovation contract include in New Brunswick to protect both sides?

A proper renovation contract in New Brunswick should be a detailed written agreement that protects both homeowner and contractor from disputes, delays, and financial issues. Under New Brunswick's Construction Remedies Act (which replaced the old Mechanics' Lien Act in 2021), clear contracts are your best defense against liens and payment disputes.

Essential Contract Elements

Start with the basics: full legal names, addresses, and contact information for both parties. Include the contractor's business registration number and WorkSafeNB account number — this is mandatory for any contractor with 3+ workers. Verify their WorkSafeNB coverage is current at worksafenb.ca or call 1-800-999-9775 before signing anything.

The scope of work section needs to be exhaustively detailed. Don't accept vague language like "kitchen renovation" — specify every component: cabinets (brand, model, finish), countertops (material, thickness, edge profile), flooring (type, grade, installation method), electrical work (new outlets, lighting fixtures), plumbing changes, and paint colors. Include what's specifically excluded to avoid scope creep disputes later.

Permits and Code Compliance

Clearly state who obtains permits and pays associated fees. In New Brunswick, building permits come from your municipality (if you're in an incorporated area like Moncton, Saint John, or Fredericton) or your Regional Service Commission if you're in a rural area. The contract should specify that all work will comply with the National Building Code of Canada 2020 edition (effective May 1, 2025 for new applications in NB).

For electrical work, note that NB Power issues wiring permits province-wide (1-800-615-0522), and TIS (Technical Inspection Services) handles final inspections. Licensed trades are required for electrical, plumbing, and gas work — your contract should confirm the contractor holds proper licensing through TIS (1-888-659-3222).

Financial Protection and Payment Terms

Never pay large sums upfront. A reasonable payment schedule might be 10% to start, then payments tied to completion milestones — 25% after demolition and rough-in, 25% after drywall and priming, 25% after installation of major fixtures, and final 15% after completion and cleanup. Under the Construction Remedies Act, contractors can lien your property for unpaid work, but a fair payment schedule protects both sides.

Include a total contract price with allowances clearly defined. If you've budgeted \$8,000 for flooring but selected \$12,000 materials, specify who pays the difference. Build in a contingency allowance (typically 10-15%) for unexpected issues — especially important in older New Brunswick homes where you might discover knob-and-tube wiring, asbestos, or structural surprises.

Timeline and Change Management

Set realistic timelines accounting for New Brunswick's climate. Exterior work is limited to roughly May through September, and material deliveries to rural areas can face winter delays. Include weather delay provisions and specify how change orders will be handled — any scope changes should require written approval with updated pricing and timeline impacts.

Material and Warranty Specifications

List specific materials, brands, and grades. In New Brunswick's harsh climate, exterior materials face freeze-thaw cycles, coastal salt air (in areas like Saint John and Shediac), and heavy snow loads. Your contract should specify appropriate materials for local conditions — for example, galvanized fasteners in coastal areas or proper snow load ratings for roofing.

Include warranty terms for both labor (typically 1 year) and materials (varies by manufacturer). Note that New Brunswick's Atlantic Home Warranty Program is voluntary, unlike Ontario's mandatory Tarion coverage.

Insurance and Liability

Verify the contractor carries liability insurance (minimum \$2 million recommended) and include their policy details in the contract. Confirm WorkSafeNB coverage — if they're not covered and get injured, you could be liable. For larger projects, consider requiring the contractor to obtain a completion bond.

Dispute Resolution

Include a dispute resolution clause specifying how conflicts will be handled — mediation first, then arbitration or Small Claims Court (handles disputes up to \$20,000 in NB with filing fees of \$50-\$100). Major disputes go to the Court of King's Bench of New Brunswick.

The contract should be signed by all parties with witnesses. Keep copies of all permits, inspection certificates, and material receipts. A well-drafted contract prevents most disputes and provides clear recourse when issues arise —

it's worth having a lawyer review contracts over \$25,000.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- SE Metal Roof ?
- East Coast Air HVAC Inc ?
- Arctic Fox Construction Inc. ?

Browse all contractors ?

Q6

Should i hire a general contractor or manage the individual trades myself for a full gut reno in Moncton?

For a full gut renovation in Moncton, hiring a general contractor is almost always the smarter choice — the coordination complexity, permit requirements, and inspection scheduling make self-managing extremely challenging for most homeowners.

A complete gut job involves orchestrating 8-12 different trades in precise sequence: demolition, structural work, electrical rough-in, plumbing rough-in, HVAC, insulation, drywall, flooring, trim, and finishing trades. **The timing is critical** — your electrician and plumber need to coordinate their rough-in work before insulation goes in, and NB Technical Inspection Services (TIS) must inspect electrical and plumbing at specific stages before walls close up. Miss an inspection window, and you're tearing open finished walls.

In Moncton's current market, expect to pay **15-20% more for a general contractor's markup**, but this covers project management, warranty coordination, and problem-solving when trades don't show up or work conflicts arise. For a \$75,000 gut renovation, that's roughly \$11,000-\$15,000 in GC fees — but you'll likely save that in avoided mistakes, rework, and timeline delays.

Building permit coordination alone justifies a GC for most homeowners. The City of Moncton requires separate permits for structural, electrical (through NB Power at 1-800-615-0522), plumbing (through TIS), and potentially HVAC work. Your contractor handles all permit applications, inspection scheduling, and code compliance — ensuring work meets National Building Code 2020 standards that became mandatory May 1, 2025.

Consider self-managing only if you have: construction experience, flexible work schedule (inspections happen during business hours), strong local trade relationships, and comfort navigating permit processes. Rural New Brunswick projects might be more DIY-friendly, but Moncton's active market means good trades are booked weeks ahead.

Your next step: Get quotes from 3-4 licensed general contractors through verified directories. Ask specifically about their experience with gut renovations, how they handle permit coordination, and their typical project timeline. A good GC will provide a detailed scope breakdown showing exactly what's included in their management fee.

Most Moncton homeowners find the peace of mind and professional coordination worth the additional investment, especially on projects this complex.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- [Ocean Edge Interiors Inc. ?](#)
- [Macca Roofing Inc. ?](#)
- [East Bound Roofing ?](#)

[Browse all contractors ?](#)

How far in advance do I need to book a contractor in Greater Moncton?

In Greater Moncton, you'll typically need to book contractors 2-8 weeks in advance for most projects, though this varies significantly by trade and season. The Moncton-Dieppe-Riverview area has a healthy contractor base, but demand can still create scheduling challenges.

Electrical contractors are often the most available, with many able to start within 1-2 weeks for residential work. Since all electrical work requires a licensed contractor and NB Power wiring permit (1-800-615-0522), don't attempt DIY electrical — but the good news is electricians are generally easier to book than other trades.

Plumbing contractors typically need 2-4 weeks advance booking, especially during spring when water line repairs and basement flooding issues spike. All plumbing work requires a TIS-licensed plumber and permit, so factor in both booking time and permit processing.

General contractors and renovators usually book 4-8 weeks out, particularly during peak season (May through September). Kitchen and bathroom renovations often have the longest waits since they're complex projects requiring multiple trades coordination.

Seasonal timing dramatically affects availability. Book exterior work (roofing, siding, concrete, landscaping) by March for summer completion — these contractors are slammed from May through September. Winter is actually ideal for booking interior renovations, as contractors have more availability and you'll avoid the spring rush.

Specialty trades like HVAC (especially heat pump installations) and flooring contractors often book 3-6 weeks ahead. With NB's push toward heat pump conversions from oil heating, HVAC contractors stay particularly busy.

Emergency repairs are different — most established contractors maintain some capacity for urgent issues like burst pipes, electrical failures, or storm damage. However, you'll pay premium rates for emergency service.

Your best strategy: Contact 3-4 contractors simultaneously when planning any project. Get quotes and lock in your preferred contractor's schedule early. For major renovations requiring building permits (from the City of Moncton, Dieppe, or Riverview), start the permit process immediately since it can take 2-4 weeks for approval.

Browse verified contractors in our directory at New Brunswick Construction Network to compare availability and get multiple quotes lined up.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- A&S Electric Ltd. ?
- Sussex Rental ?
- Curb Appeal Construction & Landscaping ?

Browse all contractors ?

Q8

What should I do before my contractor starts demolition?

Before demolition begins, protect yourself and your property by securing permits, shutting off utilities, and documenting everything. Most homeowners underestimate the preparation needed, but taking these steps prevents costly surprises and safety hazards.

Permits and Inspections First Contact your local building authority before any structural demolition begins. In incorporated areas like Moncton, Fredericton, or Saint John, reach out to your municipal planning department. For rural properties, contact your Regional Service Commission (RSC) — they handle building permits in unincorporated areas. Even interior wall removal often requires a permit if it affects structural elements or building systems.

If your demolition involves electrical, plumbing, or gas lines, your contractor needs the proper licenses from NB's Technical Inspection Services (TIS) at 1-888-659-3222. For electrical work, they'll also need a wiring permit from NB Power (1-800-615-0522) before starting. Don't let contractors skip this step — working without permits creates liability issues and can affect your insurance coverage.

Utility Safety and Shutoffs Have your contractor locate and shut off electrical circuits, water supply lines, and gas connections to the demolition area. For homes built before 1990, especially in older Moncton, Fredericton, or Saint John neighborhoods, you may encounter knob-and-tube wiring or galvanized plumbing that needs special handling. If there's any chance of hitting gas lines, call for utility locates — even for interior work in homes with gas service.

Document and Protect Take detailed photos of walls, ceilings, and floors before demolition starts. This documentation helps if you discover hidden damage or need to recreate original details. Remove or protect valuable items, and seal off adjacent rooms with plastic sheeting to contain dust. In New Brunswick's older housing stock, particularly homes built before 1980, there's potential for asbestos in plaster, pipe wrap, or floor tiles — have suspicious materials tested before disturbing them.

Waste Management Planning Arrange for a disposal bin sized appropriately for your project. In most New Brunswick municipalities, construction debris requires special disposal — it can't go in regular household waste.

Factor in \$800-\$2,500 for bin rental depending on project size. Your contractor should handle this, but confirm it's included in their quote.

Weather and Access Considerations If demolition affects exterior walls or roofing, plan around New Brunswick's weather. Our construction season runs roughly May through September for exterior work. Ensure your contractor has proper access routes planned and that neighboring properties are protected from debris.

Verify your contractor carries current WorkSafeNB coverage (1-800-999-9775) — this is mandatory for any employer with three or more workers and protects you from liability if someone gets injured during demolition.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- [Worry No More Handyman Services ?](#)
- [PERMA-DRY ?](#)
- [Leading Edge Homes Saint John ?](#)

[Browse all contractors ?](#)

Q9

My contractor walked off the job halfway through. What are my options in New Brunswick?

You have several legal remedies available under New Brunswick law, but time is critical — the sooner you act, the more options you'll have to protect yourself and complete your project.

Document everything immediately. Take photos of the incomplete work, gather all contracts, invoices, change orders, and communication records. Write down exactly what work was completed versus what was contracted. This documentation will be essential for any legal action or insurance claims.

Under the **Construction Remedies Act (SNB 2020, c.29)**, which replaced the old Mechanics' Lien Act in November 2021, you have the right to withhold payment for incomplete work. If you've already paid in full, you may be able to recover overpayments. The Act also protects you from liens filed by the contractor's unpaid suppliers or subcontractors if you can prove the contractor was paid for their materials and labour.

Check the contractor's WorkSafeNB coverage immediately at worksafenb.ca or call 1-800-999-9775. If they're not properly covered and had workers on your project, you could face liability for workplace injuries. This is mandatory coverage for any contractor with 3 or more workers in New Brunswick.

For disputes under \$20,000, file with **Small Claims Court** (filing fee: \$50 for claims up to \$3,000, \$100 for claims \$3,000-\$20,000). For larger amounts, you'll need to go through the **Court of King's Bench of New Brunswick**. You can seek damages for the cost to complete the work, delays, and any additional expenses caused by the contractor's breach.

Get completion estimates from other contractors quickly. You'll need these numbers to quantify your damages and determine if legal action is worthwhile. Many contractors are busy, but explaining your situation often gets you faster quotes. Winter weather limits exterior work options, so factor seasonal delays into your timeline.

Contact your home insurance provider — some policies cover contractor default or incomplete work, though coverage varies significantly. If the abandoned work has left your home exposed to weather damage, address those issues immediately to prevent further losses.

If the contractor was licensed for electrical, plumbing, or gas work, file a complaint with **NB Technical Inspection Services at 1-888-659-3222**. While TIS primarily handles safety violations, they maintain records that could support your case.

Your next step: Secure the worksite, get three quotes for completion, and consult with a lawyer who handles construction disputes. Many offer free consultations and can advise whether your case is worth pursuing based on the contract terms and damages involved.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- [R.e.j Construction ?](#)
- [Leading Edge Homes Saint John ?](#)
- [Hickory Dickory Decks Moncton ?](#)

[Browse all contractors ?](#)

Should I pay my contractor a deposit upfront or pay as the work gets done?

Most reputable contractors will ask for a reasonable deposit to secure materials and scheduling, but the majority of payment should be tied to completed work milestones. A balanced payment schedule protects both you and your contractor while maintaining proper cash flow for the project.

In New Brunswick, a typical payment structure might include a **10-15% deposit** upon contract signing, followed by progress payments at specific completion stages - perhaps 25% when materials arrive, 25% at rough-in completion, 25% when work is substantially complete, and the final 10-15% upon final inspection and your satisfaction. This approach ensures your contractor has working capital while giving you leverage to address any issues before final payment.

Be cautious of contractors demanding large upfront payments - especially more than 25% of the total project cost. Under New Brunswick's Construction Remedies Act (which replaced the old Mechanics' Lien Act in 2021), you have specific rights regarding payment disputes, but prevention is always better than legal remedies after the fact.

For electrical, plumbing, or gas work requiring Technical Inspection Services (TIS) inspections, consider holding back a portion until all required inspections pass. Similarly, if your project needs municipal or Regional Service Commission permits, ensure these are obtained before making substantial payments.

Verify your contractor's credentials before any payment: check their WorkSafeNB coverage (mandatory for employers with 3+ workers), confirm any required licensing through TIS for electrical/plumbing/gas work, and ensure they have proper liability insurance. A legitimate contractor will readily provide this documentation.

Your next step: Ask potential contractors about their standard payment schedule during the quoting process. A professional will explain their terms clearly and be willing to put the payment schedule in writing as part of your contract. If someone demands full payment upfront or seems evasive about payment terms, consider that a red flag and get additional quotes from other contractors in our New Brunswick directory.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- [Thirty Four Renovations ?](#)
- [Arctic Fox Construction Inc. ?](#)
- [Eager Beaver Gutter Co ?](#)

[Browse all contractors ?](#)

What insurance should a contractor carry in New Brunswick?

New Brunswick contractors need comprehensive insurance coverage to protect both their business and their clients. The specific requirements vary by trade and project scope, but certain coverages are essential across the board.

WorkSafeNB coverage is mandatory for any contractor with three or more workers (full-time, part-time, or casual). This isn't optional — it's legally required workplace injury insurance. Contractors with fewer than three workers can register voluntarily, but if they don't, the homeowner may become liable for their coverage. Always verify a contractor's WorkSafeNB clearance certificate before work begins by calling 1-800-999-9775 or checking online at worksafenb.ca.

General liability insurance should carry minimum coverage of \$2 million, though many contractors opt for \$5 million. This protects against property damage, bodily injury, and completed operations claims. If a contractor's work causes water damage to your home or someone gets injured on the job site, this coverage responds. Most homeowner policies won't cover contractor-caused damage, making this protection crucial.

For electrical, plumbing, and gas contractors, **professional liability insurance** becomes particularly important. These trades face higher exposure due to the technical nature of their work and potential for significant property damage. The NB Department of Justice and Public Safety — Technical Inspection Services requires these contractors to hold valid licenses, but insurance provides an additional layer of protection beyond regulatory compliance.

Commercial vehicle insurance is essential for any contractor using vehicles for business purposes. Personal auto policies typically exclude commercial use, leaving contractors exposed during work-related driving. This coverage should include tools and equipment coverage, as contractor vehicles often carry thousands of dollars in specialized equipment.

Bonding requirements vary by project type and client. While not insurance per se, surety bonds guarantee project completion and payment to subcontractors. Large commercial projects and some municipal work require bonding, though most residential renovations don't mandate it.

Tools and equipment coverage protects against theft, which unfortunately remains common in the construction industry. Many contractors carry \$50,000+ in specialized tools, making this coverage financially critical. Standard business property policies may not adequately cover tools stored in vehicles or at job sites.

When hiring contractors, request certificates of insurance showing current coverage. Reputable contractors readily provide this documentation and often carry coverage exceeding minimum requirements. Be wary of contractors

who can't produce current insurance certificates — this often indicates either inadequate coverage or lapsed policies.

The Construction Remedies Act (SNB 2020, c.29) provides some protection through lien rights, but insurance remains your primary safeguard against contractor-related losses. Quality contractors view comprehensive insurance as a business necessity, not an optional expense.

Find verified, properly insured contractors in our New Brunswick directory who understand these coverage requirements and maintain appropriate protection for their clients' peace of mind.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- Master Chimney Sweep Ltd ?
- Rowen Construction Inc ?
- Arrow Windows and Doors ?

Browse all contractors ?

Q12

Can I act as my own general contractor on my house in New Brunswick?

Yes, you can act as your own general contractor in New Brunswick — there's no legal requirement to hire a licensed general contractor for residential work on your own home. However, this comes with significant responsibilities and limitations you need to understand.

What you can legally do as an owner-builder: You can coordinate the project, hire subtrades directly, obtain building permits in your name, and handle the construction management. Many New Brunswick homeowners successfully manage their own renovations or new construction projects, especially smaller jobs like kitchen remodels or room additions.

Critical licensing requirements you cannot bypass: Even as your own GC, you must hire licensed professionals for electrical, plumbing, and gas work. In New Brunswick, only licensed electricians can do electrical installations (licensed through NB's Technical Inspection Services), only licensed plumbers can do plumbing rough-in and connections, and only licensed gas fitters can work on propane or natural gas systems. You cannot legally do this

work yourself unless you hold the appropriate provincial licence.

Permit and inspection responsibilities fall on you: You'll need to obtain the building permit from your municipality (if you're in Moncton, Saint John, Fredericton, etc.) or your Regional Service Commission if you're in a rural area. You're responsible for scheduling all required inspections — building inspections through your local authority, and electrical/plumbing/gas inspections through Technical Inspection Services at 1-888-659-3222. Missing or failing inspections can halt your project and create costly delays.

WorkSafeNB coverage is crucial — if you hire any contractors with fewer than 3 employees who aren't registered with WorkSafeNB, you could become liable for their workplace coverage. Always verify contractor WorkSafeNB clearance certificates before they start work, or you might face unexpected assessments.

Consider your realistic capabilities before committing. Managing trades, coordinating deliveries, ensuring code compliance, and troubleshooting problems requires significant time and construction knowledge. Many owner-builders underestimate the complexity of sequencing work properly — for example, electrical rough-in must happen before drywall, but after framing inspections are complete.

Start with a smaller project to test your project management skills before tackling major renovations. A bathroom remodel or basement finishing project can give you valuable experience with the permit process, trade coordination, and inspection scheduling without the complexity of structural work or major systems.

Find a General Contractors Contractor

New Brunswick Construction Network connects you with experienced contractors in the directory:

- alka masonry ?
- First united design & construction inc. ?
- East Coast Air HVAC Inc ?

[Browse all contractors ?](#)

Disclaimer: This guide is provided for informational purposes only by New Brunswick Construction Network. It does not constitute professional advice. Always consult qualified, licensed contractors and your local building authority before starting any construction or renovation project. Information is current as of April 5, 2026 and may change. Visit newbrunswickconstructionnetwork.com for the latest answers.