STRUX

Florida Certified General Contractor · CGC1541514

Impact Window Buyer's Checklist

21 QUESTIONS TO ASK BEFORE YOU SIGN

Three quotes for the same house can be thousands of dollars apart. The gap is rarely the windows. It's what is included, how they're installed, and what happens when the crew opens the wall and finds rot. **Use this on all three quotes, including ours.**

1 WHO YOU'RE HIRING

- [ ] **Verified the license yourself**
  On the Florida DBPR license search, and the name on the license is the name on the contract.
- [ ] **Liability certificate came from their insurer**
  Requested from the insurance agent directly, not a PDF forwarded by the contractor.
- [ ] **Asked how long they've installed impact windows, and who will be on site**
  A warranty is worth the years the company stays open, and the crew decides whether it's ever needed.

2 PERMIT

- [ ] **The contractor pulls it, and the fee is in the quote**
  Included outright, or shown as a line with an amount.
- [ ] **Nobody suggested you pull an owner-builder permit**
  That moves legal responsibility for the work onto you. Treat it as a reason to walk away.
- [ ] **Someone closes the permit out after final inspection**
  An open permit stays on the property and becomes your problem when you sell.

3 THE PRODUCT

- [ ] **A Florida Product Approval or Miami-Dade NOA number is on the quote**
  For the exact product and configuration, not just a brand name.
- [ ] **The design pressure is stated and matched to your openings**
  "Impact rated" with no number is a marketing phrase.
- [ ] **The glass package is spelled out**
  Laminated, insulated, low-E, tint. Invisible differences, real money.

4 WHAT'S ACTUALLY IN THE PRICE

- [ ] **Removal and disposal of the old units**
- [ ] **Stucco or siding repair at every opening**
  The most common exclusion, and the most expensive surprise.
- [ ] **Interior drywall, trim and sills**
- [ ] **Rot has a number against it**
  Ask: if you open the wall and find rot, what happens? A serious answer is an allowance or a unit rate. "We'll let you know" is an open-ended charge, set once your wall is already open.

5 HOW THEY'RE INSTALLING

- [ ] **Full-frame replacement or retrofit into the existing frame**
  The biggest technical difference between quotes, and the one least often volunteered. Retrofit is cheaper and leaves the old frame, and whatever is behind it, in the wall. Either can be right. Know which you're buying.
- [ ] **Sill flashing first, then jambs and head, then the wall covering lapped over the top**
  Water gets in at the perimeter, not through the glass. The order is the whole job, and none of it is visible once the trim is on.
- [ ] **Anchor type, count and spacing follow the approval**
  The glass is certified at the factory. The anchoring is the installer's work, and it keeps the unit in the wall in a storm.
- [ ] **Asked to see photos of an opening mid-installation**
  Old unit out, flashing in, before the new window goes in. Anyone can photograph a finished window.

6 CONTRACT

- [ ] **Lead time on the units is in writing**
  Custom impact units take weeks to months. A verbal "few weeks" that becomes four months is the most common complaint in this trade.
- [ ] **Payment is tied to milestones**
  With a meaningful amount held back until the final inspection passes.
- [ ] **You know what the deposit is, and what it commits both sides to**
  Florida sets rules on residential deposits and on how soon work must start. Ask what applies, and get the schedule in writing.
- [ ] **Two warranties, both in writing**
  The maker covers the unit, glass and hardware; the contractor covers the installation. Ask for both terms, and whose name each is in.

Compare the three quotes

Fill this in from the answers on page 1. Written side by side, the difference between the bids stops being just the price.

	QUOTE 1	QUOTE 2	QUOTE 3
Full-frame or retrofit			
Design pressure rating			
Stucco or siding repair included			
Rot allowance or unit rate			
Permit and closeout included			
Lead time, in writing			
Workmanship warranty term, and in whose name			
Deposit and payment schedule			

If one quote is much cheaper, the reason is almost always in this table: a retrofit instead of full-frame, stucco repair left out, or no allowance for rot. Any of those can be a reasonable choice, as long as it's a choice you made rather than one made for you.

Want a quote that fills every row?

Free estimate: a 45-60 minute assessment at your home. Fixed price in writing, permit handled, every opening closed the same day.

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struxdevelopment.com

General information for Florida homeowners, not legal advice. Requirements vary by jurisdiction and change over time. Nothing on this sheet is specific to STRUX: it's what the Florida Building Code and the product approval already require of whoever does the work.