

When Your License or Insurance Runs Out

The warnings you get first, what stops working, and how to start filing again.

Third in the contractor guide series · August 2026

mePermit checks two things before you may file a permit: your Florida contractor license, and your certificate of insurance. If either one runs out, permit filing pauses — and only permit filing. Your account, your finished permits and your history all stay exactly where they are, and you can put things right yourself in a couple of minutes.

WHAT THIS GUIDE COVERS

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2. The warnings that come first
3. The day it runs out
4. Getting your license back
5. Getting your insurance back
6. When your dates and your certificate disagree
7. Questions people ask

PART 1

The two documents we check

Florida law lets a private provider review permit work only for a contractor who is licensed and insured. So mePermit keeps track of two dates on your behalf:

DOCUMENT	WHAT IT IS	WHERE THE DATE COMES FROM
Your contractor license	Your certified roofing or residential license, issued by the Florida Department of Business and Professional Regulation.	The Department’s public register, or the renewal certificate you upload.
Your certificate of insurance	Proof of general liability cover and workers’ compensation cover. A certificate of insurance is often called a COI.	The certificate you or your insurance agent send us.

Both have to be current. If either one lapses, filing pauses until it is put right. It does not matter that the other one is perfectly in order.

Where to look at any time

Open *My Account*. The *DBPR License* card shows your license number, its expiry date and how many days are left. The *Insurance* page shows the same for your two policies. Neither requires you to wait for an email.

PART 2

The warnings that come first

Nothing stops without notice. We email you, and the card in your account changes at the same time, at each of these points:

WHEN	WHAT YOU GET	CAN YOU STILL FILE?
30 days before	A reminder that it is coming up	Yes
7 days before	A second reminder	Yes
The expiry date itself	"Expires today"	Yes — all day
The next day	Filing has paused	No, until you renew

DBPR LICENSE

30 DAYS LEFT

LICENSE NUMBER

CCC9999002

QUALIFIER NAME

Boris Sursky

BUSINESS ADDRESS

Not on file

COUNTY / STATE / ZIP

FL · 33173

EXPIRES

2026-09-26 (30 days)

PROOF ON FILE

Yes

Your licence expires in 30 days. Renew at [myfloridalicense.com](#), then upload the certificate here — uploading keeps your access uninterrupted even if the register has not caught up.

Drop your renewal certificate here, or click to browse

PDF or image (JPG, PNG, HEIC) · max 10 MB

Upload Renewal

Figure 1 — Thirty days out. The badge counts down and the note tells you what to do.

DBPR LICENSE

7 DAYS LEFT

LICENSE NUMBER

CCC9999002

QUALIFIER NAME

Boris Sursky

BUSINESS ADDRESS

Not on file

COUNTY / STATE / ZIP

FL • 33173

EXPIRES

2026-09-03 (7 days)

PROOF ON FILE

Yes

Your licence expires in 7 days. Renew at myfloridalicense.com, then upload the certificate here — uploading keeps your access uninterrupted even if the register has not caught up.



Drop your renewal certificate here, or click to browse

PDF or image (JPG, PNG, HEIC) - max 10 MB

Upload Renewal

Figure 2 — Seven days out. Same card, more urgent badge. You can still file normally.

What the email says

The reminder is short and tells you the two things worth knowing — the date, and that uploading your renewal is what protects your access:

Subject: mePermit – Contractor License Expiring in 7 Days

Your DBPR contractor license (CCC0000000) expires on 2026-09-03 – 7 days from today.

Renew at myfloridalicense.com, then log in and upload your renewal certificate.

Please upload the certificate even if you renew early. The DBPR register we check is refreshed periodically and may not show your renewal right away – your uploaded copy is what keeps your access uninterrupted.

The last day still counts

A license or a policy is good through the whole of its expiry date. If your certificate says it expires on 31 August, you may file all day on 31 August. Filing pauses on 1 September.

If a reminder arrives late

Reminders are sent once each, and if one could not go out on the day it was due it is sent as soon as possible afterwards. A late reminder tells you the real number of days remaining, not the number it was scheduled for — so trust the figure in front of you.

PART 3

The day it runs out

If the date passes without a renewal on file, the card turns red and filing pauses.

DBPR LICENSE

EXPIRED

LICENSE NUMBER

CCC9999002

QUALIFIER NAME

Boris Sursky

BUSINESS ADDRESS

Not on file

COUNTY / STATE / ZIP

FL · 33173

EXPIRES

2026-08-15 (12 days ago)

PROOF ON FILE

Yes

Your licence has expired, so permit submissions are paused. If you have already renewed, upload your certificate here — our copy of the DBPR register may not show it yet, and your uploaded document will be used.



Drop your renewal certificate here, or click to browse

PDF or image (JPG, PNG, HEIC) · max 10 MB

Upload Renewal

Figure 3 — An expired license. The way to fix it is on the same card: drop your renewal certificate into the box and press *Upload Renewal*.

What pauses

- Starting a new permit application
- Choosing roof systems on an application
- Entering or saving details on an application
- Uploading drawings or documents to an application
- Submitting an application for review

What keeps working

- Signing in, and everything on your account pages

- Reading permits you have already been issued, and downloading them
- Messaging the reviewer about a permit already in progress
- **Uploading your renewal** — this is never blocked, because it is the way out

Nothing is deleted

An application you were part way through is still there, exactly as you left it, and picks up where you stopped once your credentials are current again. A permit already issued is unaffected.

PART 4

Getting your license back

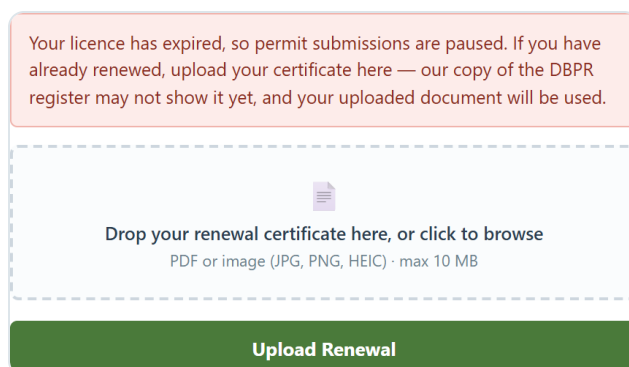
Renew with the state first, at myfloridalicense.com. Then come back and tell us, in one step.

Step 1 — Open the license card

Go to *My Account*. The *DBPR License* card is where everything happens; you do not need to contact anyone.

Step 2 — Upload the renewal certificate

Drop the file into the box, or click it to browse. A PDF or a photograph both work — JPG, PNG and HEIC are accepted, up to 10 MB. A clear photograph of the certificate is fine.



Your licence has expired, so permit submissions are paused. If you have already renewed, upload your certificate here — our copy of the DBPR register may not show it yet, and your uploaded document will be used.

Drop your renewal certificate here, or click to browse
PDF or image (JPG, PNG, HEIC) · max 10 MB

Upload Renewal

Figure 4 — The upload area. It appears on the card as soon as you are inside the warning window, so you can upload early.

Step 3 — Give the new expiry date if we ask for it

We look your renewal up in the state register first. If the register has not caught up yet, we will ask you to type the expiration date printed on your certificate. That date is then what governs your access.

Step 4 — Carry on

Access comes back immediately — there is no waiting period and no review queue. The card turns green and filing resumes.

DBPR LICENSE

CURRENT

LICENSE NUMBER

CCC9999002

QUALIFIER NAME

Boris Sursky

BUSINESS ADDRESS

Not on file

COUNTY / STATE / ZIP

FL · 33173

EXPIRES

2028-08-31 (735 days)

PROOF ON FILE

Yes — uploaded 2026-08-27

[Upload a renewal certificate](#)

Figure 5 — Back in good standing, with the renewed date on file.

Why we ask for the certificate even when you have renewed

The state register we check is a bulk copy, and it can take weeks to show a renewal. Most contractors renew in the last days of August, which is exactly when the copy is furthest behind. Your uploaded certificate is what keeps you working in the meantime; we confirm it against the register later, without troubling you.

PART 5

Getting your insurance back

Insurance works the same way, with one extra convenience: your agent can send the certificate directly, so you are not the courier.

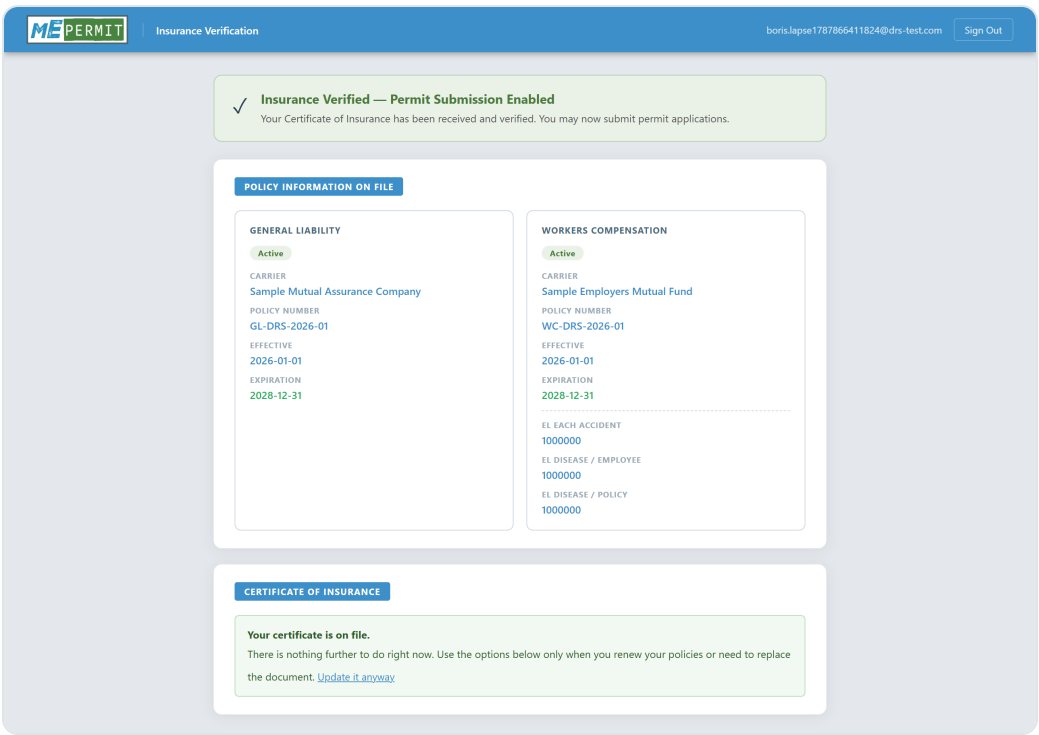


Figure 6 — The insurance page. Your general liability and workers’ compensation cover are tracked separately.

Three ways to get a certificate to us

ROUTE	HOW IT WORKS
Upload it yourself	The quickest. Upload the certificate on the insurance page; we read the dates off it.
Your agent emails it	Ask them to send it to coi@mepermit.com , putting your reference code in the subject line, like <i>COI MP-0000</i> . Your code is shown on the insurance page.
Send your agent a link	Generate a submission link from your account and send it to them. They upload without needing an account, and the link works only for that one purpose.

Typed dates alone will not restore access

If your access has already paused, entering new dates by hand is not enough — a certificate has to be on file. Dates are a statement; the certificate is the proof.

PART 6

When your dates and your certificate disagree

When you enter insurance dates, we read the certificate on file and compare the two. This is normally invisible: the dates match, and nothing is said about it.

If the certificate can be read clearly and it shows *different* dates from the ones you entered, we hold your insurance as pending rather than enabling filing, and tell you exactly what differed:

The dates entered do not match the certificate. GL: you entered 2031-01-31, the certificate shows 2028-12-31.

Nothing is lost and nothing is accused. It usually means one of three ordinary things:

- a typing slip in the date
- a newer certificate exists, but the older one is still the one on file
- the dates were entered from a quote or a binder rather than the issued certificate

To clear it: either correct the dates so they match the certificate, or upload the certificate that shows the dates you entered. Either resolves it at once.

If the certificate cannot be read

Scans, photographs of photographs and unusual layouts sometimes cannot be read reliably. When that happens we do not hold anything up — your entered dates are used exactly as before. An unreadable document never costs you access.

FINALLY

Questions people ask

I renewed with the state days ago, but you still show me as expired.

That is expected, and it is why the upload exists. The state register we check is refreshed periodically and lags behind renewals, especially around the end of August. Upload your renewal certificate and your access is restored straight away.

Does an expired license delete my permits?

No. Nothing is deleted or withdrawn. Permits already issued stay issued, applications in progress stay exactly as you left them, and everything resumes when your credentials are current.

My policy expires today. Why does it say I am still active?

Because you are. Cover runs through the whole of the expiry date, so you may file all day. Filing pauses the following day.

I typed my license number without the leading zero and it was not found.

That has been fixed — the number is now recognised with or without leading zeros. If a number still is not found, check it against the license itself, then contact us.

My agent sent a certificate that disagrees with what is on my record. Am I suspended?

No. A certificate arriving from your agent never suspends you on its own. The difference is recorded and a person at mePermit reviews it, so a misread document cannot take your access away. You may be contacted to confirm which is correct.

Can I upload my renewal before the old one expires?

Yes, and it is the best thing to do. The upload area appears as soon as you are inside the 30-day window, so you can renew early and never see a pause at all.

Both my license and my insurance lapsed. Do I fix them in an order?

Fix either first; both have to be current before filing resumes. The message on screen always names the one currently standing in the way.

Who do I contact if something here does not match what I see?

Write to **info@mepermit.com** with your license number and what you are seeing.

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Figures in this guide are real screens from the system, not illustrations. License numbers, names and policy numbers shown are sample data.