



Muir Insurance Group

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## Storm Chasers Tips for Agents

In many instances these contractors travel from out of state to an area affected by storms and begin to canvas neighborhoods and solicit work door to door. Advise your customers about what to consider before they select a contractor.

### ❖ **Dos and Don'ts for policyholders when selecting a contractor:**

- **Do** have policyholder file own claim (Don't allow the contractor to file)
- **Do** ask for and check references (including local suppliers and older references), Better Business Bureau and Federal Trade Commission
- **Do** verify licensing and Workers' Compensation Liability Insurance
- **Do** discuss warranty information; especially if the contractor is not local
- **Do** get multiple quotes
- **Do** ask what quality of materials they will be using
- **Do** discuss protecting gutters and landscaping, especially when
  - **Do** ask how contractors plan to address clean-up and
  - **Do** beware the "upsell" on warranties, rebating, discounting, etc.
  - **Do** be cautious before allowing anyone on your roof (especially if no claim has been filed yet)
  - **Do** be cautious about signing documents (Example: Assignment of Benefits document transfers Claims rights and benefits to a third party)
  - **Do** request a written contract that specifies the scope, cost, and timeline
  - **Don't** be fooled by a "neighbor's roof is damaged" claim

### **Red Flags (aggressive tactics):**

**Contractor "just happened" to notice damage on policyholder roof from the ground**

**Contractor offers a free roof inspection**

- Contractor "randomly" knocks on policyholder's door stating they have extra shingles offering a "good deal"
- Contractor insists on receiving a large deposit to "get in line"
- Contractor offers to absorb the policy deductible
- Contractor offers to reuse old flashings to save on deductible
- Contractor offers of "free" upgrades
- Contractor attempts to limit access to the insured
- Contractor has an unreasonable approach to the claim process (rigid or inflexible attitude)
- Contractor provides an unsubstantiated or inflated estimate

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