

Home repair guide following a disaster (Rev. 2/16)

If you've experienced property damage from any type of disaster (wind, hail, flood, snow and ice, tornado, fire, etc.) consumers are urged to hire licensed Ohio contractors to repair damages.

Following a disaster, there may be a concerted effort by home repair contractors and roofing companies to concentrate marketing efforts and advertising campaigns in affected areas. While most of these efforts are by reputable service providers, some go beyond this point by either misrepresenting business practices or misleading consumers into believing they are eligible for "free roofs" or "free repairs" based on insurance coverage.

Expenses incurred when taking measures to protect against further damage (such as placing plastic over a damaged roof, covering windows to prevent further water damage, etc.) are usually reimbursable under homeowners insurance. Save these receipts for claims filing.

Contractor tips

To protect against the possibility of contractor fraud, the Ohio Insurance Institute (OII) offers the following tips:

- **Obtain more than one estimate.** Don't be bullied into signing a contract, especially one that eliminates your ability to represent your own claim to your insurance provider.
- **Get all repair information in writing** – including cost, work to be completed, repair time and payment schedules, and contractor guarantees. Make sure all details are provided upfront.
- **Ask for references and check them.** Check with family and friends for referrals, or contact your local homebuilders association or local [Ohio Better Business Bureaus](#) for assistance.
- **Ask for the contractor's drivers license.** Write down the number, a description of the vehicle and license plate number. Some contractors come into disaster areas from out of state when damage is widespread and may not meet state and local licensing or bonding requirements. Proper licensing normally releases you from liability if workers are injured on your premises.
- **Never sign an incomplete or blank contract** or provide personal information such as your Social Security or credit card information. Cash payments often lead to incomplete jobs.
- **Never allow a contractor to serve as your negotiator** with your insurance company. Should a consumer allow the roofer or contractor to negotiate on their behalf and damages are either over-inflated or nonexistent, your insurer is not obligated to cover them.
- **Other than your insurer or attorney, a public adjuster is the only claims professional that can legally represent your rights** as an insured during the claims process. The Ohio Department of Insurance (ODI) licenses public adjusters. Ask for credentials if you suspect adjuster misrepresentation. See ODI's [public adjuster tip sheet](#) for more.
- **Be present for all home inspections** conducted by repair estimators. Although most estimators conduct legitimate reviews, there have been documented cases where damage was inflicted during repair estimate process to either inflate or create property damage.
- **Be wary of door-to-door contacts**, fliers, advertising blitzes or phone solicitations for repairs. The homeowner should take the lead role in contacting companies to handle repairs and not be guided by potentially false or fraudulent marketing materials or repair claims.
- **Watch for padded repair estimates.** There is no such thing as a "free insurance deductible." If a repair estimator asks ahead of time for the amount of your insurance deductible or for a copy of your insurance company loss estimate, this should serve as a "red flag."
- **Double-check the quality of the roofing shingles** used as a replacement. There are many grades and quality.
- Don't be tempted to conspire in a fraudulent insurance claim. Insurance fraud is a felony. Disaster repairs often heighten the opportunity for insurance fraud and abuse. Be aware that insurance coverage may be voided if a policyholder intentionally misrepresents their losses.
- **Report potential fraudulent claim activity to the ODI** Fraud and Enforcement division by calling 800.686.1527 or [online](#).

For additional info:

- [Homeowners claim fundamentals: Tips for before, during & after](#) (OII)
- [Ohio Better Business Bureaus](#)
- Ohio Attorney General [repair tips](#)
- Ohio Insurance Institute: [Mary Bonelli](#), 614.228.1593
- Ohio Department of Insurance: [Robert Denhard](#), 614.644.2475