

It IS 2016 HURRICANE SEASON

“Your roof was damaged” said the rip-off.

“ Really? I did not know it was damaged” she/he said.

"Oh yes, you will need a new roof. Your insurance will pay for it” he said

Let’s all agree that it is a bad idea to sign a contract with a stranger at your front door. Unfortunately, it happens frequently. The RIP-OFF person uses all types of subtle pressures plus tactics and phrases.

THE

TACTICS

Your home must have damage! Look at our signs. This entire neighborhood has suffered damage. Better sign a contract now before the cost of materials increase.

Don’t worry about the cost! We deal with your insurance company all of the time. They accept our estimates. I left the amounts blank on the contract. We can fill them in after we settle with the insurance company.

It’s a good deal! We are a national company and better pricing on materials than the local contractors.

THE RIP-OFFS

Do not let a stranger on your roof or into your home. Be aware that someone may try to damage the roof while “inspecting” it or distract the homeowner while an accomplice ransacks the home.

THE ASSIGNMENT OF BENEFITS

Do not sign forms that include “Assignment of Benefits” agreements. By signing this agreement you are transferring your rights and allowing the contractor to directly collect YOUR claim settlement from the insurance company. Why? Because the homeowner could lose control of the claim process and incurring inflated bills beyond what is covered by the policy.

HOMEWORK

- **Get Bids, be thorough and take the time to check on details.**
- **Bids should contain identical specification for the scope of repairs, material and labor.**
- **Check their references, licenses and insurance**
- **Do not sign a contract you don’t understand, and don’t leave any spaces blank.**
- **Include an agreement in the contract regarding schedule and method of payment**
EX: Uses three payments: 1/3 for the start, when 50% is completed, and 1/3 final
- **Make the contractor responsible for securing permits.**
- **As the contract to provide a lien waiver when the work is completed.**

HELP STOP THE FRAUD
Thank You from the Rankin Ins Agency

*Insurance Institute for Business and Home Safety