

OII TIP GUIDE TO: Home Repairs Following A Disaster

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.

Be wary of contractors that come into disaster areas from out of state when damage is widespread. They may not meet state and local licensing or bonding requirements. Proper licensing normally releases you from liability if workers are injured on your premises.

INSURANCE COVERAGE

Expenses incurred while taking measures to protect against further damage (such as placing plastic over a damaged roof, covering windows to prevent further water damage, etc.) from an insured loss are typically reimbursable under homeowners insurance. Save these receipts for claims filing. For more, see our [insurance coverage guide and resource list](#).

CONTRACTOR HIRING TIPS

To protect against potential contractor fraud, OII offers the following tips:

- **Consider obtaining more than one estimate.** Price is not the only factor to consider. While most contractors are reputable service providers, don't be misled by promises of a "free roof" or "free repairs" based on insurance coverage.
- **Insist on a written proposal.** Iron out repair details upfront including cost, work to be completed, repair and payment schedules, contractor guarantees and product warranties.
- **Never sign an incomplete or blank contract** or provide personal information such as your Social Security or credit card information. Don't be pressured into signing a contract, especially one that eliminates your ability to represent your own claim to your insurance provider.
- **Seek out referrals for repairs:** You have the final decision on who completes the repairs, so choose wisely. Check with family and trusted friends, or contact your area [Ohio Better Business Bureau](#) who can provide online ratings and references. Your insurer may also have suggestions specific to your repair needs for your consideration.
- **Ask for credentials and proof of insurance.** Does the contractor have a permanent business address, tax ID number and proper licensing? Protect

yourself by verifying licensing and bonding credentials, and professional liability insurance coverage.

- **Ask for contractor references and check them** for a proven track record.
- **Avoid paying for repairs in cash.** Cash payments, especially to those you don't know, can lead to incomplete repairs.
- **Be present for all home inspections** conducted by repair estimators. While most conduct legitimate inspections, there have been documented cases where damage was inflicted either to inflate or create property damage.
- **Be wary of door-to-door and other types of solicitations for repairs.** A homeowner should take the lead role in contacting and selecting the contractor.
- **Watch for padded repair estimates.** There is no such thing as a "free insurance deductible." If asked about the amount of your insurance deductible or for a copy of your insurance adjuster's repair estimate, this should serve as a red flag.
- **Double-check the quality of the roofing shingles and other materials** used in repairs. For example, shingles come in many grades and warranty standards. The [Insurance Institute for Home and Business Safety](#) provides information on repair materials, building standards and other resources to help with the rebuilding/repair process.
- **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](#) and [list of Ohio licensed public adjusters](#).
- **Don't be tempted to conspire in filing 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 at 800.686.1527 or filing [online](#).

ADDITIONAL RESOURCES

- OII: [Homeowners claim fundamentals: Tips for before, during & after](#)
- Ohio Department of Insurance: [Home Improvement Scams Toolkit](#)
- Ohio Attorney General [home improvement tips](#)