

State of Idaho
DEPARTMENT OF INSURANCE

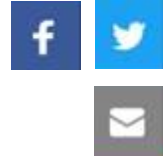
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Idaho Department of Insurance News Release

For immediate release: July 6, 2023
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Roofing Replacement Red Flags

BOISE, ID (July 6, 2023) – Unexpected weather such as hailstorms and severe wind can cause significant structural damage to homes, particularly the roof. Contractors serve an important role in the property building and repair process. Unfortunately, there are some contractors and public adjustors attempting to take advantage of you.

The Idaho Department of Insurance is sharing tips with consumers on what to be aware of should your roof need replacing. We urge caution if any of the following occurs:

- An adjustor knocks on your door unsolicited and says they are an insurance specialist/expert or can help you with your insurance claim.
- Advises you that your insurance company will or must pay for a full roof replacement.
- Emphasizes that your neighbor's insurance paid to replace their entire roof.
- Promises services at no charge to you, free upgrades, or offers to waive your insurance deductible.
- Asks you to sign a contract without allowing you to review it before signing and before providing a detailed estimate.
- Is not able, or is unwilling, to provide you with references for other work they have performed.
- Is not willing to provide you with evidence of their Certificates of Insurance for General Liability and Workers' Compensation.

Consumers can call DOI Consumer Affairs at 208-334-4319 with any questions or comments. The DOI's [Roofing Contractor Red Flags flier](https://doi.idaho.gov/wp-content/uploads/2023/07/2023-07-06-Roofing-Contractor-Consumer-Flyer-scaled.jpg) can be found on our website at <https://doi.idaho.gov/wp-content/uploads/2023/07/2023-07-06-Roofing-Contractor-Consumer-Flyer-scaled.jpg>.

"Consumers should always be cautious when dealing with contractors and adjustors," said Dean L. Cameron, Director of the Idaho Department of Insurance. "We hope Idahoans will utilize our Consumer Affairs section any time they have questions about insurance matters. Our priority is to protect citizens by providing free, unbiased assistance and advice."

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.