

Roofing Contractor Fraud

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Property owners beware!

- Insurers and adjusters can help educate their policyholders on how to avoid roofing contractor fraud.
- Fly-by-night roofers following hailstorms for the money creates victims.
- Explain that insurers will NOT pay the claim again if payments are lost to an unscrupulous contractor – *don't become a victim!*

Common schemes

- Unsolicited visits from storm-chaser roofers – no work completed or poor quality.
- Roofer takes the first insurance check and then does no work.
Colorado law requires contractors to hold client funds in trust for purchase of materials on a specific job. Violations may be criminal.
- Unsolicited roofers inspect the roof and cause intentional mechanical damage/vandalism.

Policyholders can avoid fraud

- Research potential contractors (i.e. BBB, CO Roofers Assn.)
- Get referrals from family, friends, neighbors & insurer.
- Stick with established local businesses, but still research them.
- Contracts must include specific information – read carefully!
- Keep good records of your dealings, payments, any problems and notify the insurer; law enforcement if appropriate.
- Don't allow unsolicited roofers to inspect your roof without your insurance adjuster.



Thank You!
Any Questions?

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