

AVOIDING ROOFING SCAMS

BE WARY OF “DOOR-TO-DOOR” ROOFERS

Be suspicious of contractors who show up unsolicited after storms. Do your own research before hiring anyone.

DON'T PAY UPFRONT

A small deposit may be standard (10–20%), but most of the payment should come *after* work is completed to your satisfaction.

GET MULTIPLE ESTIMATES

Get at least 2–3 written estimates from local, reputable companies. Verify their credentials with the Better Business Bureau and state agencies, such as NCDOI, and verify the following:

- NC contractor's license (if applicable)
- General liability and workers' comp insurance
- Local references and reviews

AVOID “STORM CHASERS”

Choose a local roofing company with a long-standing presence in your area.

BE CAUTIOUS OF “FREE” ROOF INSPECTIONS

If you suspect damage, contact your insurance company first, or a roofer you choose before you let anyone onto your roof.

DON'T SIGN ANYTHING UNDER PRESSURE

Read *all* contracts, and never sign an Assignment of Benefits (AOB) unless you fully understand the legal implications.

CONFIRM PERMIT REQUIREMENTS

In most towns, significant roof work requires a building permit. Talk to your contractor about this and make sure they handle it properly.

GET EVERYTHING IN WRITING

Ask your contractor for a written explanation of the proposed work, a list of the materials used, a timeline for repairs, a breakdown of the costs, and the warranty details.

If you suspect fraud, report it by calling 919-807-6840.



NC DEPARTMENT
of **INSURANCE**
MIKE CAUSEY, COMMISSIONER