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Beware of unscrupulous roofing contractors following winter storm

Victims of the epic winter storm which stuck Oklahoma this week should be aware that severe weather often acts as a magnet for out-of-state unscrupulous roofing contractors who engage in aggressive and questionable practices, an insurance trade association warned today.

“Some common practices of dishonest roofing contractors are offers to recover a consumer’s deductible by inflating a claim, asking for full payment before the repairs have begun and then disappearing with the money or fabricate damage where there is none, “ according to Jerry Johns, president of Southwestern Insurance Information Service, a non-profit insurance trade association.

“Inflating a claim represents insurance fraud and that, like all fraud, is not only a crime but ultimately drives up the cost of insurance for everyone,” he said.

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Most roofing contractors are reputable and respected business people whose goal is to provide quality repairs and build a reputation of consumer trust, he said.

“The best advice is to ask a contractor for references from satisfied customers, get a warranty for the work and a copy of the agreement in writing, Johns said.

“Be very suspicious of a contractor who only accepts cash payments or asks for the full amount up-front,” he added. “Many of these companies have no obligation to the community in which they are working or a reputation to maintain because they will be gone once business slows down.”

“It is difficult to estimate what unprincipled roofing contractors cost Oklahoma consumers and insurers, but, it is safe to say they will descend on the state following the storm preying on unsuspecting citizens,” Johns concluded.

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