

# Roofing Scams? "Hail" yes!

Don't get blown away by fraud.

#### Check references, licensing and get competitive estimates

Always make sure you know who you are dealing with and charges are fair.





Be cautious about promises of quick service and stocked materials for savings, especially after major storms

Scammers know what to say in desperate times, avoid promises sounding too good to be true.

### Offering to waive deductibles may be illegal

Know your state laws, don't let a desperate situation turn into a permanent nightmare for you or your family.





## Avoid demands for high advance payments for work

Reasonable advance payments are normal, demands for high up-front deposits warn of fraud.

## Some contractors will actually cause or try to increase damage

Most are honest, but shady contractors may try to take advantage of the situation.





Read contracts carefully and avoid signing away your rights to your insurance coverage to third parties. You may find yourself in a lawsuit you never authorized.

Take the time to look over and understand the contract before signing it, It will be to your advantage to do so.



https://insurance.utah.gov

