

# HAIL DAMAGE

If you live in a neighborhood that was built 10+ years ago, a knock at your door might not be opportunity – it could be an unscrupulous contractor trying to convince you that your home has roof damage, and it's a scam that could cost you the very roof over your head.

If a contractor knocked on your door to tell you that you have hail damage to your roof, you might be inclined to believe them, especially with Florida's storm history. But in many cases this is a scam.

## HERE IS HOW IT GENERALLY WORKS:

-  **1** A storm rolls through your neighborhood (sometimes, it's not even a recent storm!).
-  **2** Unscrupulous contractors look for homes 13+ years old, sometimes even manufacturing damage to your roof before they knock on your door.  
**TIP:**  
What is "roof envy"?  
You've noticed recently a lot of your neighbors have gotten new roofs. If they received one, maybe you should, too? Beware. Unscrupulous contractors are not only targeting individual homeowners, but entire neighborhoods.
-  **3** "We can fix your roof damage for free, it's covered under your insurance policy," the contractor says.  
**TIP:**  
Only your insurance company can tell you what is covered under your policy.
-  **4** "My roof has hail damage? I hadn't noticed any leaks or problems," the policyholder says.
-  **5** The contractor may proceed to show you the damage. This consumer report by WKMG-TV's News 6 in Orlando discusses how this scam takes advantage of Florida homeowners. [www.clickorlando.com/news/roof-investigation-finds-faulty-wind-damage-claims/33336268](http://www.clickorlando.com/news/roof-investigation-finds-faulty-wind-damage-claims/33336268)  
**TIP:**  
If you've ever watched forensic shows on television, you know that experts can determine the cause of damage in many situations. A trained engineer can tell the difference between manufactured damage, hail, and normal wear and tear.  
  
In many circumstances, the "hail damage" the contractor is referring to is manufactured, or simply normal wear and tear on an aging roof. Similar to your car insurance company not paying to put on new brake pads, as this is normal wear and tear as well, your homeowners insurance company does not replace roofs due to normal wear and tear. Insurance pays for sudden and accidental damage. Homeowners (just like car owners) pay for maintenance and wear and tear.
-  **6** At this point, the contractor may ask you to sign an Assignment of Benefits contract, putting them in control of a claim your insurance company may not cover. The roof contractor may or may not do any work, waiting for the money from your insurance company. If the claim is denied, you will be responsible for payment. If not paid, the contractor could even put a lien on the home because you signed the Assignment of Benefits contract.  
**TIP:**  
A good way to determine if this might be a scam is to consider: Does anything else around your property show signs of hail damage? Your car or any items outdoors? If you believe you might have roof damage, contact your insurance company before signing or agreeing to any work being done. Your home insurance company will send a qualified independent engineer to inspect your roof.