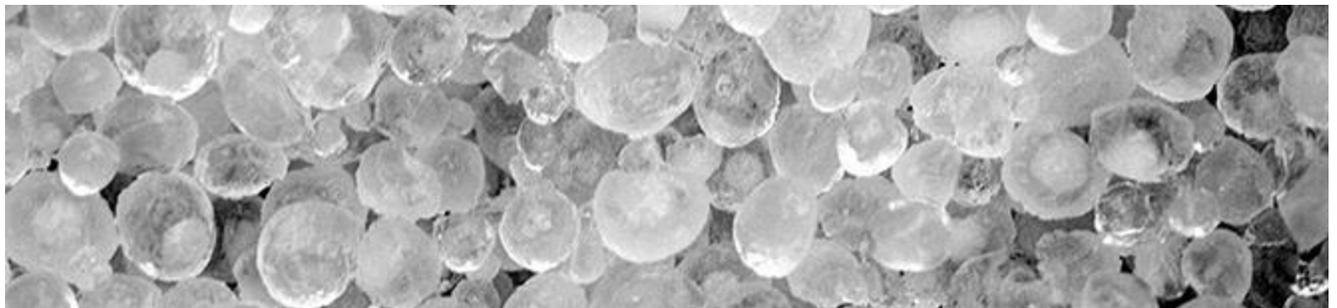


Just Because It Tastes Like It, It Does Not Mean It is!

Carina Franca posted on July 23, 2013 09:30



What a season this has been already! Tornadoes, hail storms, flooding, late snowfalls, and high winds have plagued a large part of the United States. So much destruction and the same way broken things reveal hidden defects and problems, so do disasters and large scale events. A larger problem you may encounter is determining just how much damage you have and who should repair it.

Disasters and other widespread weather events bring out the best in most people. Unfortunately, they also bring out the scoundrels who masquerade as legitimate businesses readily available to assist you in getting back to the way you were before the loss. These fake businesses are many times difficult to spot, especially immediately following a loss when you could have a large number of companies vying for your business and causing confusion during a time when you may be overwhelmed by what has happened. It is easy to trust someone with a ready smile, a business card, an official looking estimate sheet and an appropriate truck when you are vulnerable. Your goal is to get the damage fixed as quickly as possible and get back to the way things were before.

We have a new puppy, Lucy, who is 4 months old now. Like any other youngster, human or otherwise, everything

goes into her mouth so she can see if it's good or bad, real or fake. She quickly gets rid of the bad and fake, but many times not before she's taken a mouthful and chewed it. When you have a weather-related roofing claim, it would be quite difficult for you to chew on a piece of the roofing material to see if it was damaged so you have to take different steps to make that determination. The last thing you want to do is "take a mouthful and chew it" only to find out it's bad or fake.

Roofing contractors are the most prevalent scammers. The National Insurance Crime Bureau reported that roof repair scams involving hailstorm damage increased 407% nationwide over the last five years.

You need to have some **FACTS** before hiring any roofer:

1. **Hailstones which are less than 1/2" in diameter normally do not cause damage. Usually hailstones which are at least 1-1/4" are necessary to cause some damage and ping-pong ball size or larger to cause any serious damage.**
2. **Check around your property to see if there is any hail damage to vehicles, metal trashcans, siding, air conditioning or heat pump units and your plants. If there is no damage to any of these from the hail, there is a strong likelihood that there is no roof damage either.**
3. **Scammers frequently create damage on your roof and siding using ball peen hammers or even their hands to make it appear that you have damage that you may not have.**
4. **In order for a roof to need replacement, there must be at least 6-8 verified hail strikes per square of shingles that are serious enough to damage not only the shingle itself, but the underlayment as well which exposes the interior of the building to water damage.**

Here are some warning signs that you likely are **NOT** dealing with a legitimate company:

1. **Demand for any money up front.**
2. **An incomplete contract that has blanks or no contract at all.**
3. **A refusal to provide local references for prior work.**
4. **Beware of flyers advertising a new roof or a guarantee to find damage for you or statements from a contractor such as "owners are unaware of the damage on their roof".**
5. **Beware of a company offering a "free roof inspection".**
6. **The contractor refuses to provide proof of insurance when requested.**

Do not take this to mean that all roofing contractors are unreliable. Just be sure that you know what's real and what's fake when it comes to hiring someone to make repairs or determine if you have damage.

The Claims professionals at Adventist Risk Management are here to help you through the process and in finding out the truth about what needs to be repaired and/or replaced. ***Let our bad experiences make yours a good one!***

ARM Claims toll-free (888) 951-4276 for reporting any roof damage losses



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