

# Tips for Hiring a Roofing Contractor



**ASSESS  
YOUR  
DAMAGE**

**TIP**

**BEWARE!**

If your roof is leaking or has major damage, find a contractor who can put on a tarp immediately. Roof damage with no leaks can wait.

Many contractors are willing to put on tarps immediately but beware of the difference between signing a contract that authorizes them to put on a tarp and signing a contract for future repairs or a new roof. Read carefully before you sign a contract with contingencies.



**CALL YOUR  
INSURANCE  
COMPANY**

**TIP**

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Take time to understand your deductible, your depreciation, what your insurance company will pay and what you will be responsible for paying.

Texas law requires you to pay the full insurance deductible you agreed to pay in your insurance policy. Be prepared to submit proof of payment to your insurance provider.



**DO  
YOUR  
RESEARCH**

**TIPS**

- Hire Local!
- Don't feel pressured to hire someone right away.
- Visit [NTRCA.com](http://NTRCA.com) for more information and advice
- Make sure they at least have general liability insurance
- Don't pay \$\$ upfront unless materials are delivered



**UNDERSTAND  
INSURANCE  
FRAUD**

**BEWARE!**

Make sure you aren't committing or participating in insurance fraud. "Waiving," "eating" or "covering" a deductible is against Texas law and a Class B misdemeanor. It's also insurance fraud if a contractor and/or homeowner falsify an invoice, a proposal, a loss summary or any other pertinent documents relating to the payment of an insured loss in order to circumvent the payment of a deductible.



**SELECT  
YOUR  
CONTRACTOR**

**TIPS**

- Get more than one bid.
- Compare apples to apples.
- If a price is particularly low, find out why – a significantly low price or large discount can possibly mean the company is using stolen goods, cutting corners or committing fraud.
- Meet with your contractor – understand your contract and the work plan.
- Get and keep a copy of your final, signed contract.



**ENJOY**

**SHARE**

Enjoy your new roof; it protects your home and everyone in it.

Send us a photo of your new roof and tell us about your experience.

USE HASHTAG #NTRCANEWROOF