



**LOUISIANA
DEPARTMENT OF
INSURANCE**

AFTER THE STORM...

What if I need a new roof?

Don't get on your roof until it is safe

After a storm, your roof could be weakened from structural damage or there could be live wires on the roof. Before climbing onto the roof, make sure that it is safe to inspect your roof.

Document the damage

Visually assess your roof by walking around the perimeter of your house and taking note of any visible storm damage. If it can be done safely, take clear pictures of damage to your roof and make detailed notes that describe the damage shown. You may also contact a trusted, professional roofing contractor to schedule an inspection and help you with a damage assessment which looks for damaged or missing shingles; tree branches or limbs on the roof; hail damage or holes; broken gutters, skylights and/or vents; water in the attic or home; and damages to areas around the roof.

Make temporary repairs

Take precautions to help prevent further damage to your roof. This may be required by your insurance company in order to prevent further damage. This means putting tarps over broken shingles, windows or other vulnerable areas of the roof to protect against or minimize leaks. Remove any debris and use buckets to catch drips and waterproof coverings to protect furnishings.

Contact your insurance agency

As soon as possible, contact your insurance agency to file a claim. Send them the pictures and notes you took so they also have a record of the damage. Most insurance companies offer protection against damage from windstorms.

Your insurance company will review your claim and schedule an adjuster to assess the damage.

Hire a reputable roofing contractor

It's important to work with a contractor you can trust. Busy roofers and repair companies after a large regional storm may try to compete for your business by offering discounts or deals. If it sounds too good to be true, it probably is.

Make sure any contractors you consider are licensed and have adequate insurance. Confirm a contractor's license with the State Licensing Board for Contractors (slbc.louisiana.gov) and check with your local Better Business Bureau (bbb.org) to see if they have any complaints filed against them.

Avoid scams/fraud

- Watch out for deductible discount offers. No contractor should offer to reduce or waive your deductible. This is unlawful behavior that could result in civil, administrative or criminal actions being taken against you and the contractor.
- Submit the claim yourself. Contractors should not submit insurance claims on your behalf.
- Never give policy numbers, coverage details, or other personal information to companies you haven't contracted with.
- Don't let contractors interpret your policy or discourage you from contacting your insurance company.
- Get multiple written estimates.
- Don't sign a contract with blanks, as terms you don't agree with can be added later.
- Don't pay or sign completion agreements until all the work has been completed.
- Watch for high pressure sales tactics. Be wary of a contractor that shows up unannounced or tries to rush you into a "now-or-never" decision.

Questions about your policy? Contact the Louisiana Department of Insurance: 800-259-5300 • www.idi.la.gov