



Maryland
INSURANCE ADMINISTRATION



CONSUMER ADVISORY

WATCH OUT FOR 'FREE ROOF' OFFERS

The Maryland Insurance Administration is reminding consumers to proceed with caution when approached by roofing contractors with unsolicited offers to inspect their roof for storm damage in order to generate an insurance claim.

Too often, these offers are part of a fraud scheme by dishonest contractors who misrepresent wear-and-tear as storm damage or may actually damage the roof to create a fraudulent claim. The contractor then may pressure you to file an insurance claim and may even try to get you to sign over your claim rights to them.

Keep in mind that insurance only pays for covered damage. Maintenance of your roof is not covered by insurance. Also, you are responsible for paying any deductible that your policy requires. A deductible is the amount of money that an insured person must pay before the insurance company starts paying for covered expenses.

How to protect yourself:

- Don't trust unsolicited offers for roof repair, especially if the contractor mentions insurance.
- Check a contractor's license and reputation before letting them work on your home. You can use the Maryland Home Improvement Commission's online database to verify that they have a license. The contractor lookup website is <https://qrco.de/MHIC>
- Be wary of contractors who are only interested in finding insurance-covered damage. A reputable contractor will tell you what repairs are needed and how much they cost, regardless of insurance.
- Never sign a document that gives a contractor the right to handle your insurance claim. Only a licensed public adjuster can do that.



SCAN ME



CONTINUED

What to do if you suspect a scam:

Report suspected insurance fraud to the Maryland Insurance Administration's Insurance Fraud Division. You can call our tip line anonymously at 1-800-846-4069.

You can also email us at fraud_referrals.mia@maryland.gov.

Or you can download a fillable form here:

<https://insurance.maryland.gov/Consumer/Documents/consumerfraudreferralform.pdf>

You can fax that form to us at 410-347-5350
or send it to us via mail to:

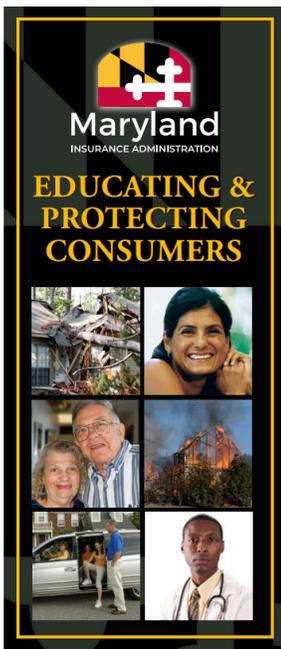
Maryland Insurance Administration

Attn: Insurance Fraud Division
200 St. Paul Place, Suite 2700
Baltimore, MD 21202



<https://qrco.de/miafraud>

ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

Contact the Maryland Insurance Administration at:

200 St. Paul Place, Suite 2700

Baltimore, Maryland 21202

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



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