

It's Spring here in beautiful North Carolina and with the flowers comes the sudden and violent thunderstorms that produce hail. This hail has the potential to damage your roof. The hail also creates an opportunity for unscrupulous companies to try and take advantage of you.

This blog will put you on notice to their tricks and tell you how to avoid their scam.

If you have a standard [homeowners policy in NC](#), then you will have protection for your losses if your roof is damaged by hail. These claims rarely run into any difficulties and we process them quite frequently this time of year.

But lately, we have been warned by our company claims departments that there are some scammers out there creating a bit of misery for homeowners in our area.

Here's how they operate. After a hail storm, these roofing contractors will visit your home and offer to inspect your roof for hail damage from the recent storm. They always find that your roof has been damaged and needs to be replaced.

If there was no damage to begin with, they manufacture some evidence to convince you.

Next they assure you that your loss is covered by your [home insurance policy](#) and they tell you that they work with your insurance company already and can go ahead and get started right away.

This is important they say because water could enter your home during the next storm and then your damages are really going to sky rocket.

In order to get you started right away, they have you sign a contract which obligates you to pay for their work.

You can bet that their rates are much higher than the market will usually bear but they convince you to ignore pricing because the insurance company will pay for it anyway.

The problems that this causes for homeowners are twofold. First of all, in many cases, there

is no real damage to the roof and when the insurance company gets out there to inspect the claim, they find that there is no hail damage and thus no protection from the homeowners insurance policy. This leaves the homeowner stuck with the bill to replace a roof that didn't need replacement.

The other problem is that even if there is damage and the roof did need replacing, the insurance company may not agree to pay for roofing rates that are above the market rates and this leaves the homeowner holding the bag on the balance of the contract costs.

So how do you protect yourself? It's easy really. Just don't sign any contracts for roofing repairs until you have filed the claim with your insurance company and an adjuster has been on your roof and inspected the damages and discussed them with you.

Don't rush into a contract with the roofing company that knocked on your door.

Have a patient, careful discussion with the claims adjuster before you commit to anything.

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