

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

C.L. "BUTCH" OTTER  
Governor

700 West State Street, 3rd Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Phone (208)334-4250  
FAX # (208)334-4398  
Website: <http://www.doi.idaho.gov>

WILLIAM W. DEAL  
Director

**NEWS RELEASE**

**FOR IMMEDIATE RELEASE**  
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**CONTACT:** Tricia Carney  
208-334-4312  
[tricia.carney@doi.idaho.gov](mailto:tricia.carney@doi.idaho.gov)  
Cell 208-850-2342

**INSURANCE DEPARTMENT WARNS HOMEOWNERS OF POSSIBLE ROOF REPAIR SCAM**

BOISE ID (April 17, 2014) – The Idaho Department of Insurance has received complaints involving roofing contractors soliciting business door-to-door. These individuals often use high-pressure sales tactics and are giving homeowners erroneous information that can cost them thousands of dollars. Some of the contractors claim to be insurance or claims experts.

The contractors promise homeowners that their roof replacement is covered under their insurance policies and that the insurer has to pay and will not raise their rates. Most homeowner insurance policies have a deductible. Depending on policy provisions, depreciation or betterment could be a factor in determining claim payment.

“Roofers should not be talking about insurance coverage at all,” says Gina McBride, Consumer Services Bureau Chief. “They think they understand the insurance policies and they do not.”

Most roofing contractors are reputable and are not out to scam you. The Department offers homeowners the following important reminders:

- Always check to be sure any contractor is licensed to do business in Idaho.
- Take time to shop around for other bids and check references.
- Talk with your insurance agent about your coverage *before* having repairs done to your home.
- Your insurance company will usually want to inspect the property *before* repairs are made.
- If it sounds too good to be true, it probably is.

The Department of Insurance encourages consumers to contact a Consumer Affairs Officer with questions about this or other insurance topics by calling 334-4250 in the Boise area, or 800-721-3272 toll-free statewide, or by visiting the website, [www.doi.idaho.gov](http://www.doi.idaho.gov).

**About the Department of Insurance**

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit [www.doi.idaho.gov](http://www.doi.idaho.gov).

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