

# How to choose a contractor for your insurance claim.

To assist you in finding a qualified general contractor or roofing contractor for your insurance claim we suggest:

1. **Make sure your contractor is insured.**

Your contractor should carry a Commercial General Liability Policy (CGL) with at least \$500,000 in liability coverage. This insurance protects you in case the contractor's employees or subcontractors makes a mistake which causes damage to your property. What if your contractor breaks a window or damages your vehicle? You want the peace of mind to know that whatever water damage your property may sustain can be paid for or repaired.

2. **Protect yourself from Worker's Compensation Claims.**

Many disreputable contractors fail to have a valid Worker's Compensation policy in Oklahoma. If a contractor does not have Workers Compensation insurance and an injury occurs while working on your property—YOU could be held liable for their injuries. The best way to protect yourself is to contact the **Oklahoma Worker's Comp Court at (405) 522-8680** to verify coverage. You should also obtain a copy of the contractor's current certificate of coverage before you sign any contracts.

3. **Insurance Adjusters on Staff to Handle Your Claim**

Oklahoma insurance law says that only a lawyer or a public adjuster can represent your (the insured's) interests during an insurance claim. If your general contractor is also a public adjuster, it is a conflict of interest to be both the public adjuster and the contractor on the same claim. A contractor can only present damage to the insurance company, a contractor cannot represent you or negotiate your claim. If a General Contractor or Roofer says they have their own insurance adjusters or say they can represent you directly in your claim, this is a sign you should look for a different contractor.

4. **Where the company is incorporated?**

Check to see what state the contractor is incorporated in. This is great sign whether or not you are dealing with a local contractor. You can check to see if the contractor is incorporated in Oklahoma by accessing <https://www.sos.ok.gov/> Click "Search for a registered Business" and type in the business name.

5. **Salesman identification.**

Look at the salesman driver's licenses and vehicle tags. If the salesman have Oklahoma driver's licenses and vehicle ID tags they are probably local.

## 6. **Supply House or Roofing Distributor References.**

Ask the General Contractor or Roofer who they use as a supply house or roofing materials distributor. Call them and ask if they pay their bills on time—this can be a good indication of the contractor's financial condition. These same supply houses can offer suggestions on good general contractors or roofers in your area.

Local roofing supply companies include:

ABC Supply Co.

<http://www.abcsupply.com/>

(405) 359-8540

Northwest Building Supply

<http://www.northwestok.com/>

**OKLAHOMA CITY LOCATION:** [405-946-0500](tel:405-946-0500)

**EDMOND LOCATION:** [405-463-6388](tel:405-463-6388)

Spec Building Materials

<http://www.speccorp.com/>

(405) 235-0166

## 7. **Manufacturer Certifications**

Legitimate contractors should be certified by product manufacturers that they use. These products include shingles and other building materials used to replace your roof or repair your home. Ask what building materials they use. Make sure that your contractor is certified so that you can get the best warranty.

## 8. **References**

Request local references who have used this client as recently as the last 6 months. If they cannot provide local references then they are probably out of state "storm chasers" or have not been in business for an extended period.

## 9. **Oklahoma Construction Industries Board (CIB) Roofer Registration.**

To help prevent property owners from being taken advantage of by out of state "storm chasers", the state of Oklahoma requires all roofing contractors to be registered with the CIB to perform any work within the state. You can view the Roofing Contractor Registration act at [www.ok.gov/cib](http://www.ok.gov/cib). Roofing contractors are required to display the registration number on all commercial vehicles used for roofing services.

## 10. **Where is the Contractor's office?**

It is a good idea to visit a contractor's permanent office before signing any contracts with them. Use this time to evaluate them further. Many "storm chasers" set up temporary shops or offices to seem like local contractors. A qualified local contractor will have a permanent office capable of handling a professional contracting business. Make sure you feel comfortable that this contractor will be present for several years to honor any warranties in the contract you sign.