



Building and Renovations

Free Roofing Report



The Top 5 Tips To Avoid Roofing Scams!

There are some really good roofing companies in South Jersey. On the other hand, there are also many quick start-up businesses (both in and out of state) that may occasionally come knocking on your door, soliciting for business, especially if your area was just hit by even a mild storm. If you think you may need to have your roof replaced, just make sure you're not dealing with a **scammer** or a **storm chaser**. We've compiled this report in an effort to help you understand **what NOT to do**, as well as **what you need to do**, if you ever find yourself in a situation where need to have your roof replaced, or even if you're just considering the possibility.

Renovations - "the Roofing Experts" has been working in the roofing industry, throughout the South Jersey area for the past 20+ years. During this time, we've run across other professional roofers like ourselves (who take pride in our work), but we've also had dealings with many shoddy roofers (often referred to as here today and gone tomorrow), as well as their victims. We often get a call from someone who previously hired and used one of these shameful roofing scam artists or storm chasers. But in the end, we always manage to help out and fix any of the problems that need to be corrected, and at a fair and competitive fee.



Read everything, before you sign anything!

For example, someone claiming to be a local roofer knocks on your front door and says, "I'd be happy to inspect your roof for any possible damage due to the hail storm that hit our area last week? There's no cost for the inspection and I can do this right now since I'm here, in your area, and talking to other homeowners just like yourself. Sound good?"

The homeowner agrees to let the roofer take a look and see if they find any damage from the hail. But before getting started, the roofer (and in this case, a scam artist) takes out a sheet of paper and asks the homeowner to simply sign it so he/she can get started. **The homeowner simply assumes that it was some type of consent form to give their permission in order to let the roofer climb up on the roof, when in fact, it was actually a contract obligating the homeowner to let the roofer replace the roof if the insurance company pays for the work. This simple piece of paper actually turned out to be a binding contract.**

Scores of people are tricked into this scam and then are threatened with a lawsuit if they attempt to get out of the contract.

Make sure the roofer you choose is adequately covered by insurance!

So the question is, how can you do this?

It's much easier than you might think. Simply make sure that the contractor, who you are considering to hire and who will be working on your project, has documentation providing proof insurance for both workers comp and general liability.

Your contractor should have a general liability insurance policy for \$1,000,000 or more. You have every right to ask, and to verify, that the insurance policy and certificate are up to date and to your satisfaction.

What should I do if my roofing contractor offers to pay my

If any contractor offers to waive your insurance deductible, the contractor (in most cases and in most every state in the US) would be committing insurance fraud. **This should be a huge red flag.** Many scammers and disreputable roofing companies may offer to do this as a way of getting you to choose them for the project. You need to understand that this is NOT okay and by doing this, you are also involved in act of committing insurance fraud.

The homeowner might think to themselves, “*I think this sounds okay.*” Well, unless you want to be involved in the act of committing insurance fraud, we highly recommend that you simply say no. If you’re not sure, you can always call your insurance company, explain what the roofer is offering to do and see if your insurance company feels this is appropriate.

When you are trying to determine who you should select and hire to replace your roof, you may also want to think about this. If the contractor is willing to commit fraud, just to get your business, what might they be willing to do to cut corners on the job. If a contractor is willing and able to reduce their bill by \$1,000 or more, depending upon your insurance deductible, it pays to wonder how they plan to make up for it. It's very likely that the \$1,000 reduction in their fee, is going to come out of your job from somewhere. And the somewhere is likely to be in their skimping on materials and/or labor. You need to be very careful.

Deal with a local roofing company!

We highly recommend you deal with someone local and not a company that is simply sending a crew into your area from another region or state. There are typically ten to fifty or more roofers in most areas, but when a major storm hits, you'll be flooded with “storm-chasers.” These are companies that come in from out-of-town just to cash in on the easy and lucrative number of possible insurance claims.

You'll be able to identify storm-chasing contractors since they are the ones who will most likely be knocking on your door and offering deals (that sound almost too good to be true). So, do your research, talk to the roofer who will be doing the work, ask to meet the roofer in person, get referrals, etc., before you sign anything.

Consider staying away from those door-knocking roofers and contact someone in your local area that has been doing roofing work for years, right in your own backyard. You might also want to contact your local insurance company or agent and get their recommendation. Local agents may often have a few local roofers they can suggest.

Receive full compensation for your loss and any damage you encountered.

J.A.M Building and Renovations deals directly with **Home Shield Public Adjusters**. JAM will come out with Home Shield Public Adjusters, at no additional cost, and make sure that your insurance claim is handled professionally from start to finish, including all repairs. JAM guarantees to complete your project at no additional cost above adjuster's professional and detailed estimate. By working with J.A.M Building and Renovations and Home Shield Public Adjusters, you can expect that everything that needs to be done, will be done, in order to properly and fully restore your home. **Let J.A.M Building and Renovations**

If you suspect that you might have roof damage, contact **J.A.M Building and Renovations, "the Roofing Experts"** by calling **(856) 975-5987**. JAM is located in Gloucester County, New Jersey and services the majority of South Jersey. Their roofing estimate and comprehensive report are always provided for FREE and they will honestly tell you what (if anything) needs to be repaired or replaced. You can also provide the FREE report from JAM to your insurance company. Or, **JAM "the Roofing Experts"** can also connect you with a Claims Adjuster that will help to insure that you are able to receive proper and full compensation for any insurance claim.



To further summarize things, be sure to ...

Always Get References

Each roofer should be able to provide the names and addresses of at least three previous clients. Make sure that you follow up by calling them. Ask them how long ago they had the work done; have they ever experienced any issues during that time? Get as much information as you can.

Read Before You Sign

Read anything someone gives you to sign - **before you sign**. Know what the document says and ask why you're having to sign anything and everything.

Make Sure the Roofer is Covered by Insurance

Make Sure that the contractor you employ for your project, is fully insured, including workers comp.

Don't Ask or Expect Your Roofing Contractor To Pay Your Insurance Deductible

Do not use any roofing contractor that offers to pay your insurance deductible.

Don't let any contractor convince you that they'll just inflate the price in order to cover your insurance deductible. This is clearly and in most cases insurance fraud.

Licensing

You should only employ a licensed roofing contractor. Ask to see their licensing credentials.

Building Permits

Permits will help protect you when and if you sell your home and are often required by lending institutions.

Work with no permit can void insurance coverage. (Not always, but often.)

Permits add value to your project and require that inspections be performed to verify that work was done correctly. Permits by your town, will give you another set of eyes on the job in order to make sure things are done right.

Your contractor should arrange for the permits, insure they get signed off, and provide you with them when your job is completed.

The permit holder is responsible for compliance with the building codes.

Warning Signs

Scammers sometimes offer to do a free inspection (as do many reputable contractors), but scammers will often find or report more damage than there really is. These scammers sometimes create more damage themselves as they walk around and inspect your roof. Be wary of door knockers soliciting to give you a free estimate and evaluation of your roof, especially after a major storm has occurred. While many reputable contractors may similarly knock on your door, in order to generate business, just make sure the above tips are used.



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