

Post-Storm Action Checklist

What to do before you sign anything — how to verify a contractor, get the right paperwork, and spot the red flags storm chasers don't want you to notice.

Keep this on hand after a storm. Go through it before any crew starts work and before you sign a contract — a few minutes of verification can save you from a bad repair, a denied insurance claim, or a contractor who is gone by the time a warranty issue shows up.

1 VERIFY WHO YOU ARE DEALING WITH — before any work begins

- ☐ **Confirm the company's legal identity.** Get the exact legal business name, not just the name on the truck. Search the Texas or Louisiana Secretary of State business registry and confirm the entity is active. A name that does not appear anywhere in public records is a reason to stop.
- ☐ **Confirm a local physical address.** A legitimate roofing company has an office, warehouse, or shop you can visit. Look the address up on Street View. A vacant lot, a mailbox store, or an out-of-state address means the company is not locally established — and may be gone when a warranty issue appears.
- ☐ **Verify a working local phone number.** Call the number on the card or contract during business hours and confirm it reaches the company, not a personal voicemail or a call center that cannot name the crew on your job.
- ☐ **Request a Certificate of Insurance directly from the carrier.** Ask for general liability and workers' compensation coverage, then call the insurance agent listed to confirm the policy is active on your work dates. Do not accept a photocopy, screenshot, or emailed image as proof.
- ☐ **Check applicable credentials and licensing.** Texas does not license roofing contractors statewide, so check local permits and registrations, manufacturer certifications, and Louisiana's contractor license where the work is in LA. Verify numbers with the issuing body, not with the contractor.
- ☐ **Ask who will perform and supervise the work.** Find out whether the crew is in-house or subcontracted, who the on-site supervisor will be, and how to reach that person. Storm-season subcontracting is common — you should still know who is accountable.
- ☐ **Request recent local references and completed projects.** Ask for names, phone numbers, and addresses of recent customers in your area, then call them: quality, timeline, communication, and whether any warranty issue was resolved. Storm chasers cannot supply verifiable local references.
- ☐ **Read reviews across multiple platforms.** Check Google Business Profile, BBB, and Facebook. Look for a consistent review history spanning years — not a burst of five-star reviews from the past month, and not a company with no history at all.

2 GET IT IN WRITING — before you sign

- ☐ **Require a written scope of work.** The contract should list products and components, quantities or allowances, exclusions, warranties, and payment terms. "Replace roof" is not a scope. The Texas Department of Insurance recommends written bids with clear material specifications.
- ☐ **Get at least three detailed written estimates.** Never accept the first quote from someone who arrived at your door. Compare materials specified, warranty terms, timeline, and payment schedule — not just price. Unusually low outliers often signal a storm chaser or an incomplete scope.
- ☐ **Confirm how changes will be authorized.** Agree in writing how emergency protection, permanent repairs, supplements, and change orders get approved, and who signs off before extra work happens.
- ☐ **Understand the warranty terms.** Separate the manufacturer's material warranty from the contractor's workmanship warranty. Get the length, what voids it, and whether it transfers — in the contract, not in conversation.
- ☐ **Keep copies of everything you sign.** Take your own photos or copies of every signed page before the contractor leaves, and keep them with your inspection photos, estimates, and insurer communications.

3 STOP AND RECONSIDER IF YOU SEE — any one of these is enough

- ☐ **A contract with blank spaces.** Never sign a document with blanks to be filled in later — including price, scope, dates, or the amount to be paid. Terms you did not read can be added after you sign.
- ☐ **Broad assignment or representation language.** Watch for language assigning your insurance proceeds or authorizing the contractor to represent you with your insurer. TDI warns specifically against contracts that award the contractor "the value of the insurance proceeds" without clearly defining the work.
- ☐ **An offer to waive, rebate, or absorb your deductible.** In Texas this is illegal, and anywhere it means the cost is being hidden somewhere else in the job. Your deductible is yours to pay.
- ☐ **Pressure to sign immediately.** A price that supposedly disappears today, a clipboard at your door, or a "we're only in the neighborhood this week" pitch is a sales tactic — not a reason to commit to the largest repair on your home.
- ☐ **A request for the full project cost upfront.** Do not pay for the entire project before work begins. TDI advises caution with large upfront payments; a reasonable deposit with progress payments tied to completed work is normal.
- ☐ **A contractor offering to act as your adjuster.** Texas law prohibits a contractor from acting as a public insurance adjuster on a project it may also perform. A roofer documents roof conditions and prepares a construction scope — nothing more.

General information, not insurance or safety advice for your specific situation. Coverage is determined solely by your insurer under the terms of your policy. Sources: National Weather Service, FEMA, Texas Department of Insurance.