

STORMROOFQUOTES.COM

25 Questions to Ask Your Roofing Contractor Before You Sign Anything

A good contractor answers every one of these questions without hesitation. A bad one will stall, deflect, or pressure you to skip them. Print this list and bring it to every contractor meeting.

■ Licensing & Insurance

■ Scope & Materials

■ Crew & Logistics

■ Contracts & Payments

■ Storm & Insurance

Licensing, Insurance & Reputation

These are non-negotiable. No paperwork = walk away immediately.

1 Can I see proof of your general liability and workers' compensation insurance?

WHY THIS MATTERS

If a worker is injured on your property and the contractor has no workers' comp, you could be liable. If they damage your property and have no general liability, you pay out of pocket. Ask for certificates naming you as additionally insured -- not just their word for it.

■ RED FLAG

"We're covered, don't worry about it." Get the certificate. Call the insurer to verify it's active.

2 Are you licensed to work in this state, and can I verify your license number?

WHY THIS MATTERS

Every state has different licensing requirements. Florida requires a state-issued roofing contractor license. Texas requires registration with the TDLR. Unlicensed work can void your homeowner's insurance.

■ RED FLAG

Any hesitation to provide a license number. It takes 10 seconds to look up.

3 How long has your company been in business, and do you have a permanent local address?

WHY THIS MATTERS

Storm chasers show up after disasters, collect deposits, and disappear. A contractor with a verifiable local address and years of operation has skin in the game.

■ RED FLAG

Out-of-state plates after the hurricane. No local presence, no accountability.

4 Can you provide references from recent local jobs I can actually call?

WHY THIS MATTERS

Not a list of names -- actual phone numbers you can dial. Ask for 3 references from jobs in the last 12 months. Call them and ask specifically about cleanup, schedule, and how issues were handled.

■ RED FLAG

References who are scripted, hard to reach, or can't remember details of their job.

5 How do you resolve customer complaints and warranty claims?

WHY THIS MATTERS

Ask before you need to use it. Get the process in writing. Who do you call? How long does a response take? A contractor who hasn't thought about this hasn't planned for problems.

State License Lookup Links

FL: myfloridalicense.com/DBPR | TX: tdlr.texas.gov | LA: lsibc.louisiana.gov | MS: msboc.us | AL: genconbd.alabama.gov GA: verify.sos.ga.gov | SC: llr.sc.gov/con | NC: nclcb.state.nc.us | VA: dpor.virginia.gov | MD: dllr.state.md.us DE: dpr.delaware.gov | NJ: njconsumeraffairs.gov | NY: dos.ny.gov

Scope of Work & Materials

What exactly are they doing -- and what are they putting on your roof?

6

Will the old roof be completely removed, or will you layer new shingles over the existing ones?

WHY THIS MATTERS

Layering adds weight, traps moisture, and hides existing damage. Most Florida codes now prohibit more than one layer. A full tear-off lets you inspect and repair the decking.

■ RED FLAG

Any offer to "save money" by layering. Your insurer expects a full tear-off.

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What specific brand, product line, and wind rating do you recommend -- and why?

WHY THIS MATTERS

In coastal states, shingles should carry at minimum a Class 4 impact rating and 130+ mph wind rating. Ask for the specific product data sheet.

■ RED FLAG

"We use good stuff, don't worry about it." Get the exact product name and specs in writing.

8

Do you hold manufacturer certifications -- GAF Master Elite, Owens Corning Preferred, CertainTeed ShingleMaster?

WHY THIS MATTERS

Certified installers can offer enhanced manufacturer warranties -- some covering up to 50 years including wind damage. These warranties survive contractor business closure.

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What happens if you find rotted decking or hidden damage during the tear-off?

WHY THIS MATTERS

This is extremely common. You need a written change order process before work begins. How is hidden damage priced? Who authorizes it? Get this in the contract, not on the final bill.

■ RED FLAG

Vague language like "additional costs may apply." Pin down the exact pricing mechanism.

10

Will you pull the required building permits for this job?**WHY THIS MATTERS**

In Florida and most coastal states, roof replacements require a permit and inspection. Unpermitted work can void your homeowner's insurance and create problems when you sell.

■ RED FLAG

"We can skip the permit to save money." This is an immediate disqualifier.

Crew & Project Logistics

Who's actually doing the work, and what does your property look like when they're done?

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Will your own employees do the work, or will you subcontract it out?**WHY THIS MATTERS**

Subcontractors aren't necessarily bad -- but you need to know. Are subs covered under the contractor's insurance? Are they trained on the same standards?

■ RED FLAG

The contractor can't tell you specifically who will be doing the work.

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Who is my on-site project manager, and how do I reach them directly?**WHY THIS MATTERS**

You should have a specific name and a direct phone number -- not the main office. If no one is designated to be responsible, no one will be accountable.

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When can you start, and what is the realistic completion timeline?**WHY THIS MATTERS**

After a major storm, every contractor in your area is booked. Be skeptical of anyone who can start "tomorrow." Get a realistic start date and estimated completion in writing.

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How will you protect my landscaping, driveway, gutters, and exterior walls?**WHY THIS MATTERS**

Tear-off debris and falling materials can cause significant damage. Ask specifically about plywood over landscaping, protection for HVAC units, and how they handle the dumpster.

15

What is your daily cleanup process -- specifically for nails and metal fasteners?**WHY THIS MATTERS**

Roofing nails in driveways and lawns are a serious safety issue. A professional crew uses rolling magnets at the end of every work day. Ask specifically and watch their reaction.

■ RED FLAG

Any crew that leaves nails on your property overnight without sweeping.

Contracts, Warranties & Payments

Read everything. Sign nothing same-day. Never pay in full upfront.

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Can I see a complete, itemized written estimate and contract before signing?

WHY THIS MATTERS

The contract should specify: exact materials, scope of work, what is and isn't included, payment schedule, start and end dates, change order process, and warranty terms.

■ RED FLAG

Any pressure to "sign today for this price." Legitimate contractors don't expire estimates in 24 hours.

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What exactly does your workmanship warranty cover, and for how long?

WHY THIS MATTERS

Workmanship warranties cover installation errors, not material defects. Ask: What specifically is covered? What voids the warranty? Is it transferable if you sell the home?

■ RED FLAG

"We stand behind our work" with nothing in writing. A warranty you can't enforce is not a warranty.

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Is there a manufacturer warranty on the materials, and will you register it for me?

WHY THIS MATTERS

Manufacturer warranties must be registered to be valid -- and only certified installers can register enhanced coverage. Ask for the warranty certificate with your name on it.

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What are the payment terms -- and how much deposit do you require upfront?

WHY THIS MATTERS

Standard: 10-30% deposit at signing, balance at completion. Never pay more than 30% upfront. Never pay in full before work begins.

■ RED FLAG

Any demand for 50%+ upfront, or full payment before starting. This is the most common storm fraud pattern.

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What could cause the final cost to exceed the estimate, and by how much?

WHY THIS MATTERS

Every change to scope requires a written change order you sign before that work is performed. No change order = no additional payment obligation.

Storm Damage & Insurance

The 5 questions most homeowners never think to ask -- but should.

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■ STORM-SPECIFIC QUESTION**Have you worked with insurance adjusters and can you provide an Xactimate-compatible estimate?****WHY THIS MATTERS**

Xactimate is the estimating software virtually all insurance companies use to price claims. A contractor whose estimate matches adjuster format dramatically improves your claim outcome.

■ RED FLAG

"I'll write you a letter for the insurance company." That's not an Xactimate estimate.

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■ STORM-SPECIFIC QUESTION**Will you be present at -- or available for -- the insurance adjuster inspection?****WHY THIS MATTERS**

A contractor who walks the roof with the adjuster and points out every damage item ensures nothing is overlooked. Adjusters miss things -- especially on metal, tile, and flat roofs.

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■ STORM-SPECIFIC QUESTION**Do you handle supplement claims if the insurance payout is less than the repair cost?****WHY THIS MATTERS**

Supplements -- requesting additional payment when hidden damage is found -- are routine in storm work. This is often where 20-40% of your total claim lives.

■ RED FLAG

"Whatever the insurance pays is what we'll do." This means they'll cut corners if the payout is low.

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■ STORM-SPECIFIC QUESTION**Do you ask me to sign an Assignment of Benefits (AOB), and what does that mean?****WHY THIS MATTERS**

An AOB transfers your insurance claim rights to the contractor. Florida severely restricted AOB use in 2023. Understand exactly what you're signing before transferring any rights.

■ RED FLAG

Any contractor who makes an AOB a condition of starting work.

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■ STORM-SPECIFIC QUESTION**Can you verify your state roofing license right now, on the state licensing board website?****WHY THIS MATTERS**

Pull out your phone. Go to your state's contractor license lookup. Enter their license number. Verify it's active and the name matches. This takes 60 seconds.

■ RED FLAG

Any resistance, excuse, or delay. A licensed contractor knows their license number by heart.

Key Rules Before You Sign

- **Never pay more than 30% upfront**
Standard industry practice is 10-30% deposit at signing, balance at completion. The most common storm fraud: large upfront deposit, contractor disappears.

- **Never sign same-day**
Take the contract home. Read every line. Any contractor who expires their estimate in 24 hours is using a pressure tactic. Legitimate contractors don't need to manufacture urgency.

- **Verify the license yourself**
Don't take their word for it. Go to your state's licensing board website right now and look up the number they give you. It takes 60 seconds.

- **Document before the adjuster arrives**
Photograph all damage from the ground before any cleanup or tarping. Timestamped photos are your most powerful claim evidence.

- **Understand what you're signing on AOB**
An Assignment of Benefits transfers your insurance claim rights to the contractor. Know exactly what you're signing before handing over control.

Get up to 3 free competing estimates from licensed local roofers

StormRoofQuotes.com