



# POST-STORM REBUILDING TIPS

*“If you didn’t request it, reject it.”*

Homeowners that may have damage from the storms need to call their insurance company first. The insurer will honor its policy, so there is no need for a homeowner to rush into an agreement.

The Arkansas Insurance Department (AID) offers these tips to homeowners who are seeking repairs to their home due to storms:

- ▶ Never let a contractor discourage you from contacting your insurance company.
- ▶ Never let a contractor interpret your insurance policy for you.
- ▶ If you have questions about your policy, contact your insurer or AID’s Consumer Services Division at 800-852-5494.
- ▶ Make sure you review and understand all documents sent to your insurance company.
- ▶ Get more than one estimate. Demand references and check them out.
- ▶ Never let a contractor pressure you into hiring them.
- ▶ When choosing a contractor, make sure to ask if they are insured and/or bonded. Ask to see their insurance certificate, which includes the name and phone number of their insurer. Call the insurer to verify that the contractor’s policy is current.
- ▶ Get everything in writing. Cost, work to be done, time schedules, guarantees, payment schedules and other expectations should be detailed.
- ▶ Never sign a contract with blanks; unacceptable terms can be added later.
- ▶ Never pay a contractor in full or sign a completion certificate until the work is finished and ensure reconstruction is up to current code.

Act 1360 of 2013 allows a homeowner to cancel a signed real estate repair contract if their insurer notifies them that all or any part of their claim or repair contract is not a covered loss under the homeowner’s policy.

