

Storm Chasers Act protects you from unscrupulous builders

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To the Editor:

The strong storm that passed through Ottawa and nearby communities recently is a grim reminder of nature's destructive power.

Victims soon will begin rebuilding damaged property. Sadly, it is not uncommon for unscrupulous builders to offer assistance following these types of incidents. The Illinois Insurance Association urges residents to be on the alert for scam artists posing as legitimate building contractors.

Illinois' Consumer Protection Against Storm Chasers Act protects citizens from those who would prey on them following a natural disaster. The law applies to storm-related repairs linked to insurance settlements. Contractors are prohibited from rebating or waiving the policy deductible, and cannot represent or negotiate on behalf of the homeowner in the claim process.

In addition, contractors must make homeowners aware of their right to cancel the repair contract and provide the appropriate form.

Property insurance helps policyholders cope with the financial burden that comes with rebuilding, repairing and replacing storm damage. However, homeowners insurance is not designed to pay for every loss situation. This can put the homeowner in a difficult situation, especially if he or she already has signed a repair contract.

The Storm Chasers Act allows homeowners to cancel the repair contract within five business days of receiving a denial letter from the insurance company. It also obligates the contractor to return the homeowner's advance payment, less emergency repair costs.

Roofing contractors also must include their name and license number on bids, contract, building permits, commercial vehicles and advertisements. In addition, Illinois roofers cannot lease their license numbers to out of state roofing contractors.

Storm victims can protect themselves from scrupulous contractors by consulting with their insurance agents and adjusters. It is best to work with a familiar builder or one recommended by the insurer. Residents who believe they have been approached by someone engaging in a deceptive practice should contact the local State's Attorney's Office.

Sincerely,

Kevin J. Martin

Executive director, Illinois Insurance Association

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