



## **Storm Chaser Bill**

With the Minnesota storm season upon us, the Legislature enacted Minn.stat.ss325E.66 referred to as the "Storm Chaser" bill, which becomes effective August 1, 2010. The bill establishes standards and safeguards to assist homeowner from being exposed to underhanded tactics or marketing campaigns conducted by residential roofing contractors or contractors who provide roofing services.

This new bill contains two essential provisions. The FIRST section states that roofing contractors shall not advertise, promise or otherwise rebate any portion of a homeowners deductible from proceeds paid by insurance. If a contractor violates the law, the insurance company is not obligated to consider contractors estimate and the homeowner or insurance company may file claim in court for damages.

The SECOND section of the bill allows homeowner to cancel any written contract with a roofing contractor within 72 hours after the homeowner is notified by insurance carrier that a claim is denied.

In the event of a storm related loss, homeowners should notify their insurance agent or company immediately. Homeowners may choose to use a preferred licensed contractor recommended by the company or choose their own contractor. If the homeowner does not know a roofing contractor, check with a local lumber yard or the Builders Association of MN for a listing of licensed contractors.

Additional resources are available to assist homeowners in the event of a roof loss. Contractors may be checked out through the Better Business Bureau or Minnesota Department of Labor & Industry. You may verify the status of a contractor's license at <https://secure.doli.state.mn.us/licensing/licensing.aspx>, or by calling DLI at (651) 284-5069 or 1-800-657-3944. DLI can verify if the contractor has a license, and also if there are any actions or sanctions on record.