



Members,

My husband and I were approached by a roofing company representative on a Saturday in August of 2018. He stated he was offering free roof inspections as many homeowners were not aware if they had sustained damage from Hurricane Irma in September of 2017. We accepted the free offer. Note: We did not have any leaks or water damage to the interior of our home.

The roofing representative then referred our case to another company. One of the workers showed my husband the damage to a section of our roof and stated that our roof needed to be replaced as it was "trashed" and that he would explain to our insurance company why we needed a full roof replacement. He gave us a verbal assessment that it would cost \$110,000 for him to replace the roof. He instructed us to file a claim with our insurance company, which we did, and then provide him with the claim number and our insurance company's contact information. He also stated that if we signed an assignment of benefit form, that would give him permission to fight our insurance company if they did not approve a roof replacement. We signed the AOB.

In late November, our insurance company sent out two structural engineers to assess our roof damage and determined that we did not a replacement but in fact a roof repair which would include 70 tiles to be replaced. The estimate for the roof repair from our insurance company was \$14,000.

The worker stated that he could not "legally" repair our roof and was going to fight our insurance company. In the meantime, he reached out to my husband via email several times asking when he could start the roof replacement while we were waiting for the insurance company to decide in our favor. He stated that we would only be responsible for our deductible (\$9,000) and he would "front the rest". My husband asked the man on several occasions to put this in writing, which he never did. Then he had his attorney call us. The attorney explained how "lucky we were" to have a roofer that was willing to foot the entire bill prior to the settlement with our insurance company, which was not guaranteed. The worker followed up with an email stating that he was making an "amendment" to our agreement and that once he received the insurance settlement, he would remove the lien from our home. We did not accept this and explained that we were planning on moving in May 2019 and we wanted to proceed with a roof repair per our insurance company's assessment.

They contacted us and stated again it would be "illegal" to repair our roof and accused us of wanting to "stick the new buyer" of our house. We insisted again that we wanted to proceed with repair as supported by the structural engineers and refused. I contacted our insurance company to discuss and they informed us that they could not talk to us because of the "lawsuit." I began to research roofing scams and found multiple stories as well as guidance from the Better Business Bureau. I also found out that the owner of the company established his "roofing company" in Southwest Florida in 2017 shortly

after Hurricane Irma. We also remembered that when he came to our home the first time, he was driving a vehicle with a Texas license plate. I learned that these type of roofing companies are called "storm chasers" and they prey on the uninformed like myself using scare tactics and reassuring the customer that they easily win their cases with insurance companies.

At wit's end, I decided to use our community Facebook page and share our unfortunate situation to protect our neighbors from making the same mistake. Marcus was made aware of my post and was allowed access to the community Facebook page by the administrator, a former resident who was also employed by a "new roofing contractor" and who was a friend of the owner, unbeknownst to me. The company owner argued his case unsuccessfully as I was able to contradict each of his statements and eventually he stated he did not want "an unhappy customer" and would disregard the AOB we signed and part ways. I then contacted his attorney, and requested that the lawsuit be dismissed, which he did.

I fortunately was able to find a local well-established roofing company with an A+ rating from BBB that specializes in repairs and they estimated that they could repair our roof utilizing 20 tiles and would also provide a one-year warranty. We signed their contract and they will be starting in a week, which gives us ample time before rainy season!

In summary, it is imperative that we as consumers do our due diligence. And it is unfortunate that there are so many unscrupulous contractors that give the good established contractors a bad name. Our insurance company, American Strategic Insurance, was fantastic and I highly recommend them. I now realize that not all insurance companies will challenge these exorbitant roofing assessments made by fraudulent contractors, which ends up causing everyone to pay higher premiums in the long run.

Please let me know if you have any questions.

Sincerely,

Frances Dicostanza

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