

# Minnesota Storm Chaser Bill

Minn.stat.ss325E.66 referred to as the “**Storm Chaser**” bill, became effective **August 1, 2010** The bill establishes the standards and safeguards to assist a homeowner from being exposed to underhanded tactics or marketing campaigns conducted by residential roofing contractors or contractors who provide roofing services.

The bill contains 2 essential provisions. The **FIRST** section states that roofing contractors shall not, **ADVERTISE, PROMISE OR OTHERWISE REBATE** any portion of the **HOMEOWNERS DEDUCTIBLE** from proceeds paid by insurance. If the contractor violates the law, the insurance company is not obligated to consider the contractors estimate and the homeowner or insurance company may file claim in court for damages.

The **SECOND** section of the bill allows the homeowner to cancel any written contract with the contractor within **72 HOURS** after the homeowner has been notified by the insurance carrier that a claim has been denied. **In the event of a storm related loss**, homeowners should notify their insurance agent immediately.

You may verify a contractor's license at:

**<https://secure.doli.state.mn.us/licensing/licensing.apx>**

**or by calling DLI at (651) 284-5069 or (800) 657-3944**

**MN DLI can verify If the contractor has a license or if there are any actions or sanctions on record.**

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## Beware of Con Artists

Here are some possible tip-offs to “fly-by-night” home improvement scams. Be wary of working with contractors who do the following:

- Arrive at your home unsolicited or in an unmarked truck or van.
- Claim, “We’ve just done a job nearby and have material left over, so we can do the job for half the price.”
- Can only provide a post office box address, with no street address (and even a street address should be checked), or a telephone number that is just an answering service. ***(try and work with a MN contractor)***
- ***Use high-pressure sales tactics.***
- Refuse to give you a written estimate or contract.
- Request that you obtain any necessary permits.
- Refuse to provide their license number (if they are required to be licensed).
- Require full or substantial payment before work begins.

Listen to your instincts. If you have an uneasy feeling, just say “no” and don’t sign anything. Con artists can be persuasive: the longer you allow them to talk to you, the greater the opportunity they see to sweet talk you into making a decision you might regret. Don’t continue to engage with a salesperson whom you have already turned down.

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