

A Colorado Front Range Homeowner's Guide to Avoiding Scams & Choosing a Reputable Roofer

Brought to you by Petrali Roofing, serving Colorado Springs, Pueblo, and the Front Range with integrity since 2013.

THIS GUIDE HELPS YOU:

- · Avoid common scams
- Protect your insurance claim
- Choose a contractor you can trust
- · Understand your rights and responsibilities
- Make informed decisions in a stressful time





WHY THIS GUIDE MATTERS

After a major hailstorm or wind event, contractors flood the Front Range neighborhoods. Some are reputable. Many are not. Scammers and out-of-state "storm chasers" prey on homeowners who are overwhelmed, stressed, or simply trying to restore their homes guickly.

When disaster strikes, knowledge is your best defense. A well-informed homeowner is much harder to take advantage of.





DOOR-TO-DOOR STORM CHASERS:

These companies follow storms from state to state, showing up in neighborhoods immediately after a storm. They often use aggressive sales tactics and push homeowners to sign a contract on the spot. Once they're paid, they may disappear, deliver subpar work, or subcontract the job to low-quality crews.

INSURANCE FRAUD SCHEMES:

Some contractors claim they can help you "get a new roof for free" by inflating the cost of repairs or including non-damage-related items. Others may offer to "cover your deductible," which often involves fraudulent billing practices. These actions can invalidate your insurance policy and leave you liable for insurance fraud.

UPFRONT PAYMENT DEMANDS:

Beware of roofers who ask for large payments upfront before any work is done. While a small deposit may be reasonable, anything beyond that should raise suspicion. In many cases, these companies disappear with your money or never complete the job to code.

NO LOCAL PRESENCE:

A fly-by-night contractor may use a temporary out-of-state license, cell phone, or rented address. Ask for a physical office location, proof of long-term local operations, and supplier references. If they can't name a local supplier or show they've pulled permits in your city, it's best to walk away.

LACK OF PERMITS AND INSPECTIONS:

Reputable contractors pull required permits and coordinate final inspections. Scammers often skip this step to save money or hide poor workmanship.

TOO-GOOD-TO-BE-TRUE PRICING:

Low-ball offers are a tactic to win business fast. These contractors often use inferior materials, underpay workers, or add surprise fees later. Always compare apples to apples with reputable quotes.



1. A "NO" FROM INSURANCE ISN'T ALWAYS THE FINAL ANSWER

It's common for insurance companies to initially deny claims, especially if the damage isn't clearly documented or properly presented. Don't let a quick denial discourage you. A trained roofing or restoration professional can identify legitimate damage, document it thoroughly, and guide you through the appeal or re-inspection process. You only get one claim per incident—make sure it's filed correctly the first time.

2. IT'S ILLEGAL FOR A CONTRACTOR TO PAY YOUR DEDUCTIBLE

In Colorado and many other states, it is a violation of state law for a contractor to "waive" or "cover" your deductible as part of the insurance claim. This practice is considered insurance fraud, and participating in it—knowingly or not—can put your claim and legal standing at risk. Ethical contractors will help you understand your financial responsibility and work within legal boundaries to get your property restored properly.

3. INSURANCE DOESN'T DICTATE THE SCOPE—DAMAGE DOES

Insurance adjusters often overlook areas of damage, especially when they conduct brief or partial inspections. The true value of your claim is determined by the actual damage—not just what the adjuster sees. Many homeowners miss out on tens of thousands of dollars simply because damage wasn't identified or included in the claim.



REPUTABLE CONTRACTOR

VERIFY LOCAL CREDENTIALS:

- Check that the contractor is licensed in your municipality (Colorado does not have a statewide roofing license).
- Ask to see a copy of their business license and registration with the Secretary of State.
- · Review permit history in your area. For the Pikes Peak Region, run a free search by clicking HERE.

CONFIRM INSURANCE & BONDING:

- Require up-to-date general liability and workers comp insurance certificates.
- · Ask if subcontractors are also insured.
- · Confirm bonding, especially for larger or complex jobs.

ASK FOR LOCAL REFERENCES:

- Get at least three recent customer references in your city or county.
- · Ask about punctuality, cleanliness, communication, and post-job follow-up.
- Check online reviews on platforms like <u>Google</u>, <u>BBB</u>, and <u>Nextdoor</u>.

CHECK FOR MANUFACTURER CERTIFICATIONS:

- Reputable roofers are certified by major manufacturers such as GAF, Owens Corning, or Malarkey.
- These designations mean the installer has passed training and can offer enhanced warranties.

GET A DETAILED WRITTEN ESTIMATE:

- Ensure the estimate includes materials, labor, timeline, payment terms, and scope of work.
- Watch for vague line items or bundled services that aren't clearly defined.
- Don't accept verbal agreements—always get it in writing.

6 UNDERSTAND WARRANTIES:

- · Ask for both manufacturer material warranties and contractor workmanship warranties.
- Be cautious of "lifetime warranties" that sound too good to be true—they often come with hidden limitations or fine print.
- Petrali Roofing offers a straightforward 5-year workmanship warranty—backed by over 40 years of proven service in the roofing industry.
- Request warranty terms in writing, and confirm who honors it if the contractor goes out of business.

LOOK FOR COMMUNITY ROOTS:

- Local companies are invested in long-term relationships, not just quick profits.
- · Ask how the contractor supports local causes, schools, or nonprofits.
- At Petrali Roofing, we donate roofing services to local families in need and partner with community nonprofits year-round.



RED FLAGS TO WATCH FOR

- · High-pressure sales tactics or limitedtime offers
- No permanent business address or website
- · Poor online reviews or no digital presence
- Refusal to provide documentation (license, insurance, warranty)
- Contractors who show up uninvited after a storm
- · Vague answers about pricing or timelines
- Offers to "eat the deductible"

*BONUS TIP: PROTECT YOUR INSURANCE CLAIM

- Never let a contractor speak directly to your insurer without your consent.
- Don't sign a contract that obligates you before the adjuster has inspected your roof.
- Ask your contractor to explain their scope of work in relation to the adjuster's summary.
- Be wary of contractors who promise to get your claim "maximized" without documentation.

o petraliroofing





WHY HOMEOWNERS ACROSS THE

FRONT RANGE TRUST PETRALI **ROOFING**

- Local Since 2013— We've been your neighbors for over four decades.
- Licensed and Insured Fully compliant in all jurisdictions we serve.
- Certified Installers Recognized by top manufacturers for quality workmanship.
- Community Focused Giving back through donations, roof giveaways, and nonprofit support.
- 5-Year Workmanship Guarantee A clear, written warranty that stands the test of time.
- Experienced with Insurance Claims We help guide you through the insurance process without cutting corners or committing fraud.





ASSISTANCE NAVIGATING INSURANCE?

Ready for an Honest Roof Inspection?

We'll give you an honest assessment, help you navigate your insurance claim, and protect your home like it's our own.

Let's rebuild the right way—together.

CONTACT PETRALI ROOFING:

(719) 375-8773

www.petraliroofing.com
Colorado Springs | Pueblo | Front Range