Verify the Damage: Call your homeowners insurance company and file your claim. Work with your insurance adjuster to verify damage occurred. Have a friend of family member also check to see the damage.

Don't give into Pressure Tactics: Don't feel pressured to hire a contractor quickly. Don’t be pressured to do anything you don’t want to do quickly. Take time to verify the damage, determine the scope of work and understand a detailed contract.

Check Coverage: Make sure your insurance claim is approved and the damage is covered by your insurance before you sign a contract for repairs. Be sure you can cancel a contract if the damage is not covered under your policy, or if no damage occurred.

Qualify the Contractor: Get three bids and references for each contractor. Don’t hire any contractor that pushes you to not communicate with your insurance company. Verify the contractor has workers compensation and liability insurance. Check licenses with your state’s licensing board or the Better Business Bureau.

Don’t Sign A Blank Contract: Be sure you understand the contract you are signing. Ask if you have the right to cancel. Do not sign contracts with blank spaces that can be filled in later. Be sure the scope of work is detailed and includes labor and material costs. Make sure you understand warranties for labor and materials. Pay for work as it is completed, not all up front.

ALSO: ✓ Do a complete vetting process of any contractor check references
✗ Don’t just sign a contract without making sure the roof damage is verified.
✗ Don’t sign a contract with blanks or without a detailed work plan
✓ Do not sign your contract benefits or rights away.