

Roofing contractor regulations and homeowner protections

Minnesota Statutes 325E.66 prohibits contractors from advertising or offering to pay or rebate all or part of a homeowner's insurance deductible.

- Violation of that statute provides cause for a homeowner or insurer to bring an action against contractor for damages.
- Violation also allows insurer not to consider that contractor's estimate.

Minnesota Statutes 326B.811 allows a homeowner to cancel a roofing contract if their insurance company denies their claim.

- Cancellation must be submitted to the contractor in writing within 72 hours of notice of claim denial from the insurer.
- The contractor must provide written cancellation notice information to the homeowner prior to entering into contract.
- If the homeowner cancels the contract, the contractor must refund any money paid within 10 days.
- Contractors may receive compensation for any emergency services provided prior to cancellation.

For more information, contact DLI at (651) 284-5069 or DLI.Contractor@state.mn.us

View additional consumer protection tips at www.dli.mn.gov/CCLD/RBCCConsumer.asp