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Citizens Property Insurance Corporation of Florida

“Free” Repairs Aren’t Free; You and Your Neighbors Are Paying



Typically, the conversation goes something like this:

Knock, knock. “Good morning, I’m with (insert company name).”

“We’ve been doing a lot of roof repair work in the neighborhood. Because you live so close by, you may have damage, too. Do you mind if we take a look? The inspection is free, and we don’t need to come inside. If there’s any damage, we can probably replace the whole roof for free. It’s covered by your insurance.”

Over the last few years, policyholders across Florida have increasingly become the targets of such opportunists and unscrupulous marketers who promise to make “free” repairs for worn-out roofs or other items reaching the end of their lifespans. The offers are tempting. After all, that’s what insurance is for, right?

The short answer is, “No.” That’s not how property insurance is supposed to work.

Property insurance protects you financially when the unexpected happens to your home – high winds cause a tree to fall on your roof, a burst waterpipe suddenly floods your kitchen, an electrical surge

causes a fire, etc. Unlike a home warranty or maintenance contract, insurance does not cover wear and tear on material products that have reached the end of their usefulness.

The fact is that unnecessary “free” repairs are being paid by you and other nearby policyholders through higher property insurance premiums. That’s because insurance rates are significantly affected by reported losses in your local area. When your neighbor gets a “free” roof when they don’t need one, you are going to pay more to protect your own home.

Such marketing activities often increase following a major storm but have been rising recently despite mild storm activity. And they are not limited to roof repair. Water losses not related to storms are another area of concern when relatively minor damage results in unnecessarily major repairs.

Citizens is here to help when the unexpected happens. We take pride in providing quality services to our customers and other stakeholders as Florida’s insurer of last resort. Part of that mission is making sure we keep rates as low as possible by preventing fraud.

If an unsolicited vendor shows up at your home offering a deal that sounds too good to be true, reach out to your insurance agent to discuss the situation and get guidance.

Remember, when someone says their repairs are going to be paid by “some deep-pocket insurance company,” they may be referring to you.

Source: Citizens Property Insurance Corporation of Florida