

25 Questions to Ask Your Roofer

Print this page and bring it to every contractor meeting. Check each box as you ask. A trustworthy roofer answers every one confidently.

LICENSING, INSURANCE & REPUTATION

- **Are you licensed in this state?**
Ask to see the license. Verify at your state contractor board online.
- **Do you carry general liability and workers comp insurance?**
Ask for certificates naming you as additional insured.
- **How long have you been operating in this area?**
Local experience matters — they know local inspectors and codes.
- **Can you provide 3 local references from the past 6 months?**
Call them. Ask specifically about cleanup, timeline, and surprises.
- **Do you have any complaints with the state contractor board or BBB?**
Check yourself at your state's contractor licensing site.

SCOPE OF WORK & MATERIALS

- **What exactly will you replace — decking, underlayment, flashing, vents?**
Full replacement vs. overlay vs. patch — get specific.
- **What shingle brand, line, and wind/impact rating are you using?**
Get the exact product name. Look it up.
- **Will you use ring-shank nails and a sealed deck?**
Required for FORTIFIED standard and most coastal building codes.
- **Will all flashing be replaced, or just the shingles over it?**
Old flashing under new shingles is a future leak waiting to happen.
- **Who disposes of the old materials, and how?**
Confirm dumpster placement and debris removal timeline.

CREW & PROJECT LOGISTICS

- **Will your own crew do the work, or will you subcontract?**
Subcontracted crews complicate warranty and liability.
- **Who is the on-site supervisor, and how do I reach them daily?**
Get a direct mobile number.
- **How many days will the job take?**
Get a written start and completion date.
- **What happens if it rains mid-job?**
Exposed decking and no plan = water damage claim.
- **Will you pull the required building permit?**
If they suggest skipping the permit, walk away.

CONTRACTS, WARRANTIES & PAYMENTS

- **Can I see a written, itemized contract before I sign anything?**
Never pay on a verbal agreement.
- **What payment schedule do you require?**
Avoid paying more than 10% upfront. Never full payment before completion.
- **Do you require an Assignment of Benefits?**
AOB is banned in Florida for roofing. Decline in any state.
- **What workmanship warranty do you offer, and what does it cover?**
Get it in writing. Manufacturer warranty covers materials; workmanship covers labor.
- **Who do I contact if there's a problem after completion?**
Confirm a real person and address, not just a website.

STORM DAMAGE & INSURANCE

- **Will you provide a written damage assessment I can give my adjuster?**
This is your key document for supplements and appeals.
- **Have you worked with my insurance company before?**
Experience with your carrier speeds the process.
- **What happens if the adjuster's estimate is lower than yours?**
Ask about their supplement process.
- **Can you attend the adjuster inspection with me?**
This is legal in all states and often results in a higher settlement.
- **Will you guarantee the full scope of work at the approved insurance amount?**
Get this in writing before you sign anything with the insurer.

After the meeting — before you sign: Verify the contractor's license at your state board. Call one reference. Confirm permit will be pulled. Get everything in writing.