

the roofer to return any payments or collateral for payment within ten days, except for payment for emergency services the roofer already provided.

- 3 Insurance claims for residential roofing goods and services.** Prohibits a residential roofing contractor bidding on work that will be covered by the property owner's insurance (such as damage caused by a hailstorm or a falling tree) from offering to rebate to the owner the owner's deductible under the insurance policy. (For instance, the insurance policy has a \$1,000 deductible. The roofing contractor produces a bid for submission to the insurance company of \$5,000, but tells the owner that the contractor will actually charge the owner only \$4,000, thus "eating the deductible" as a way to get the job, or, interpreted another way, padding the bid by \$1,000 as compared to what the bid would be if there were no deductible or no insurance.)

Permits the insurer to disregard a bid that violates this section (assuming the insurer knows the bid was inflated to cover the deductible). Also permits the owner or the insurance company to sue the contractor to recover damages caused by the roofer's violation of this section.