

Homeowner Insurance Claim & Roofing Laws – What You Must Know

Can You Keep the Insurance Money and Not Fix the Roof?

Short Answer: No.

Insurance money must be used to restore your roof. Keeping it without completing repairs can violate your insurance policy, mortgage agreement, and Florida law.

Can a Deductible Be Waived?

Short Answer: No.

Waiving a deductible is illegal in Florida. It's considered insurance fraud and can lead to felony charges for both the homeowner and the contractor.

Can You Hire Another Contractor After Approval?

Short Answer: No, not if you already signed a contract.

Switching contractors after they helped you get approved can result in breach of contract, liens, and legal action.

Can a Lien Be Filed Before Work Starts?

Short Answer: Yes.

If you signed a contract and the contractor began administrative work (estimates, photos, insurance help), they can file a lien—even before any shingles are removed.

Can You Cancel the Claim and Return the Money?

Short Answer: Yes—but it doesn't cancel your insurance claim or any signed contract.

You may still owe cancellation fees, and the claim stays on your record.

Florida Laws That Protect Contractors and Guide Homeowners

1. **F.S. §489.147** – Makes it illegal to waive deductibles or offer claim-related incentives.
 2. **F.S. §713** – Allows contractors to file liens for any contracted or begun work.
 3. **F.S. §501.025** – Gives homeowners 10 days to cancel a contract signed at home.
 4. **F.S. §672.201** – Makes signed contracts legally binding and enforceable.
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Bottom Line for Homeowners

- Use insurance funds to fix your roof as approved.
- Always pay your deductible.
- Don't switch contractors after signing.
- If you want to cancel, follow your contract's cancellation terms.
- Misuse of funds can result in fraud charges, liens, and lawsuits.

About Florida Blue Roofing

Florida Blue Roofing is in the business of building great roofs—not cutting corners.

We follow the law, respect our contracts, and operate with integrity.

We don't waive deductibles, we don't misuse insurance funds, and we don't pressure clients.

We simply install solid, code-compliant roofs and do the job right—because that's what homeowners deserve.

If you like a comprehensive description and breakdown, Florida Blue Roofing can provide that for you.