

You Have the Right to Choose Your Own Contractor After Property Damage

When your property is damaged and you're filing an insurance claim, you may encounter pressure from your insurance adjuster to use one of their “preferred vendors” or “recommended contractors.” This suggestion is often presented as a requirement, but it’s important to understand that it’s not.

Many homeowners are led to believe that if they don’t use the insurer’s chosen contractor, their claim might be denied or underpaid, or that the insurer won’t “guarantee the work.” These claims are not only misleading—they can sometimes cross the line into questionable legal territory.

Know Your Rights

You have the legal right to hire your own licensed contractor. Your insurance policy is a contract between you and your insurance company. It requires the insurer to pay for restoring your home to its pre-loss condition—but it does not require you to use a specific contractor or vendor.

Why Insurance Companies Push Preferred Vendors

Insurance companies maintain relationships with preferred contractors who agree to follow strict pricing and scope guidelines—typically set by the insurer. These guidelines are designed to control costs, not to guarantee high-quality repairs or a thorough restoration of your property.

Preferred contractors may prioritize the insurance company’s interests over yours, cutting corners or skipping essential repairs just to stay within cost constraints. This can result in subpar work that leaves your home less than fully restored.

What You Need to Understand

- **Your contractor works for you—not your insurance company.**
- **As long as your contractor's pricing is reasonable, market-based, and accurately reflects the scope of the work, your insurer is obligated to pay—regardless of who performs the repairs.**
- **Refusing to pay or underpaying a claim just because you didn’t use the insurer’s vendor may be considered acting in bad faith.**

How to Protect Yourself

- **Document everything.** Save written estimates, take photos, and keep records of all communication with your insurer.
- **Ask for proof.** If your adjuster insists you use their contractor, politely ask them to point out where that requirement appears in your policy (hint: it won't).
- **Hire a reliable contractor.** Choose a licensed, experienced restoration company that works in your best interest—not the insurance company's.
- **Get professional support.** If you're being pressured or feel like your claim is being manipulated, consult a public adjuster or attorney who specializes in property insurance claims.

We Stand With Homeowners

At Restoration Doctor, we put homeowners first. We don't answer to insurance companies—we work solely for you. Our mission is to help you recover fully after a loss, without letting insurance company tactics get in the way of what you're rightfully owed.

You've paid your premiums. Don't let the insurance company cut corners on your repairs.