

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

When you file an insurance claim following property damage, you might encounter strong suggestions—or even subtle pressure—from your insurance adjuster to hire one of their “preferred” or “recommended” contractors.

You may hear things like: choosing someone outside their network could delay your payment, reduce your claim, or that the insurance company can’t “guarantee the work” unless you use their vendor. These tactics are misleading and can, in some cases, cross legal boundaries.

The Real Story:

You’re legally entitled to select your own licensed contractor.

Your insurance policy is a binding agreement between you and the insurer. It requires the insurer to fund repairs that bring your home or property back to its pre-loss state. It does **not** compel you to use the contractor your insurance company recommends.

Why Insurers Push Preferred Vendors

Insurance companies have agreements with certain contractors who agree to work within the insurer’s cost and service parameters. These arrangements are primarily in place to **control expenses**, not to ensure your property is fully and properly restored.

These contractors often have an incentive to please the insurance company by minimizing repair costs—even if that means cutting corners or skipping important steps. The priority may become the insurer’s bottom line, not your home’s full recovery.

What Homeowners Should Understand

- **Your contractor works for you—not the insurance company.**
- **If the quote from your contractor is fair and reflects the true scope of work, your insurer is obligated to cover it.**
- **If your insurer reduces or denies payment simply because you chose your own contractor, that could constitute bad faith.**

Steps You Can Take

- **Keep Thorough Documentation:**
Save every written estimate, take detailed photos, and record all conversations or emails regarding your claim.

- **Ask the Right Questions:**
If your adjuster insists on using their vendor, ask them to point out the policy clause requiring this. (Hint: it doesn't exist.)
- **Choose a Contractor Who Represents Your Interests:**
Hire a licensed, reputable restoration company that works solely for you—not for the insurance company.
- **Seek Professional Guidance:**
If you feel cornered or believe your claim is being unfairly managed, reach out to a public adjuster or an attorney who understands property claims.

At **Restoration Doctor**, we represent homeowners—not insurers. Our mission is to ensure you receive the full restoration you deserve, without interference from carrier-driven agendas.

You've upheld your end of the contract by paying your premiums. Don't let your insurer cut corners when it comes time to make things right.