

FREE HOMEOWNER GUIDE

Roof & Insurance Guide

Know what to check before you sign.

A & I Builders LLC dba AniPros | ROC 312737

We created this guide so you can make an informed decision about your roof and choose your contractor with confidence. Use it to check any company, including ours. **You do not have to hire AniPros to use it.**

Five checks before you commit

- 1 Match the contractor to the license.**
Check the current Arizona ROC record, authorized scope and business name. The company on the contract should match the licensed business. Verify insurance and references independently.
- 2 Ask for proof of the problem.**
Request photos, the exact damaged areas and an explanation of repair versus replacement. An aerial price is not a damage inspection. Stay off the roof and document safely.
- 3 Get the full scope and price in writing.**
Review the work, total price, exclusions, dates and payment stages. Use the contract checklist on page 2. Keep every signed page and attachment.
- 4 Read every authorization.**
An inspection form may also create repair obligations, fees or payment rights. Ask for a copy and time to read it. Sign only the permission you intend to give.
- 5 Verify the promises independently.**
Ask your insurer about coverage and your costs. Pressure to sign, pay or submit a claim immediately is a reason to pause and check the facts.

Judge the conduct and credentials. An out-of-state address or a knock at the door does not prove fraud. Check Arizona licensing and the actual agreement.

YOUR WRITTEN AGREEMENT

A complete contract matters.

For Arizona contractor-owner contracts over \$1,000, A.R.S. 32-1158 requires written information. Check that your complete agreement includes:

- **Contractor identity:** business name, business address and ROC license number.
- **Owner and property:** owner name and mailing address, plus the jobsite address or legal description.
- **Dates:** the date the agreement is made and the estimated completion date.
- **Work:** a description of the work to be performed.
- **Total price:** the full dollar amount payable, including applicable taxes.
- **Deposit:** the dollar amount already paid or scheduled in advance.
- **Progress payments:** dollar amounts and the construction stage that triggers each payment.
- **Complaint notice and signatures:** where required, a prominent notice in at least 10-point bold type of the owner's right to file a written ROC complaint, with the ROC phone, website and applicable deadline; owner and contractor/representative signatures. The notice exception covers a person who complies with A.R.S. 12-1365.

At signing: get a legible copy of every signed document. For cash paid to the contractor, obtain a written, signed receipt for the actual amount. Missing required information does not automatically make a contract unenforceable.

Ask about the job details

Ask about permits, materials, cleanup, warranties, exclusions and change pricing. Under A.R.S. 32-1158.02, changes, additions or deletions to a covered storm work order require a written change order signed by the homeowner.

Understand payment and lien papers

Do not ignore payment demands or lien papers. Arizona generally requires a direct written contract with the owner-occupant for a lien against a qualifying owner-occupied home. Qualification matters; a direct contractor may still have lien rights. Ask independent counsel about disputed claims and the correct conditional or unconditional lien-release form.

Sources: [A.R.S. 32-1158: written contracts and receipts](#) | [A.R.S. 32-1158.02: covered storm work and estimates](#) | [A.R.S. 33-1002: owner-occupied dwelling liens](#) | [A.R.S. 33-1008: lien-release forms](#)

READ BEFORE YOU SIGN

Check the fine print.

Read the whole document. Ask questions or seek independent advice before signing.

- 01 "It is only an inspection form."**
Look for a work authorization, exclusivity, cancellation charge or obligation if insurance pays. The document title does not limit what the small print authorizes.
- 02 Blank spaces or a missing total**
Do not sign blanks or missing attachments. Get the complete scope, total price, payment schedule and all incorporated terms before signing.
- 03 Assignment, power of attorney or check rights**
Find out who may control claim benefits, endorse checks or make decisions. These clauses have different effects. Ask independent counsel before transferring rights.
- 04 "You owe nothing if insurance denies it."**
Read the actual denial, cancellation and payment clauses. Ask what you could owe for an inspection, emergency work or repairs the insurer does not cover.
- 05 "We will cover your deductible."**
Treat that promise as a warning sign. For the storm claims described on page 5, Arizona prohibits deductible-payment promises, payments and direct or indirect deductible rebates.
- 06 Large advances, cash pressure or surprise fees**
Pay the named business using a traceable method. Get receipts. Do not sign false invoices, approve unexplained changes or allow anyone to manufacture damage.

An assignment is not automatically illegal. Arizona recognizes valid post-loss claim assignments. Understand the rights transferred; an assignment is more than permission to inspect.

Ask before signing: "What am I agreeing to, what could I owe, who controls the claim or payment, and how do I cancel?"

Sources: [A.R.S. 20-461: valid post-loss assignments](#) | [A.R.S. 32-1158.02: covered storm work and estimates](#)

KEEP CONTROL OF YOUR CLAIM

A price is a starting point.

When available, Roof Price Check provides preliminary pricing, which may use aerial measurements, assumptions and contractor pricing. An estimate does not by itself prove damage, decide coverage, hire AniPros or open an insurance claim.

Read the optional provider's terms, privacy notice and contact choices before submitting property or contact details. The guide remains free without an estimate. Do not submit sensitive policy or claim documents through the price-check form.

Start with your insurer

- **Document safely.** Keep photos, the known event date and receipts for reasonable temporary protection. Be accurate about anything you do not know.
- **Report damage promptly.** Use your insurer's official claims phone number, website or app, or ask your agent for help. You do not need our quote first.
- **Ask what documents are needed.** If you share a preliminary price, identify it as preliminary. Your insurer may need an inspection, photos and an itemized repair scope; acceptance and payment are not guaranteed.
- **Understand your costs.** Ask about deductibles, depreciation, limits and exclusions. Your insurer decides coverage under your policy and the facts of the loss.

Before using a covered storm estimate

Anyone preparing a claim-intended estimate for covered post-storm services must disclose damage and locations, supporting documentation, itemized emergency repairs, excluded damage and reasons, applicable roof-inspection/access information, and no assurance of coverage. A.R.S. 32-1158.02(I) applies to individual and contractor preparers.

A covered contract must also include a repair estimate with a detailed work description and roofing area, the nature of any inspection, whether the roof was physically accessed, and notice that the policyholder is responsible for work performed if coverage or payment is denied.

"Preliminary" is not an automatic exemption. A basic price-check output may not contain these required disclosures. Ask for the appropriate documentation before using it for a covered storm claim or signing a repair contract.

Sources: [NAIC: navigating the claims process](#) | [A.R.S. 32-1158.02: covered storm work and estimates](#)

ARIZONA RIGHTS

Check which rules apply.

A.R.S. 32-1158.02 applies to a licensed contractor's covered residential repairs for direct damage from a catastrophic storm in an insurer-designated area, where the purchaser lives or intends to live in the home after the work. These special contract rights do not apply to every roofing agreement.

4 business days

Cancel a covered contract for any reason within four business days after signing.

72 hours

A separate right allows cancellation within 72 hours after the insurer notifies you that it denied the claim.

50% maximum

The down payment required when a covered contract is signed may not exceed half the total contract price.

Put cancellation in writing and keep proof. The statute specifies notice to the contractor's address in the contract; it must show your intent not to be bound. The refund deadline is 10 days after cancellation. Reasonable emergency-service charges can be retained if you received a detailed description and itemization. Covered contracts must carry both cancellation statements in at least 10-point bold type.

Covered storm work: homeowner-signed written change orders are required. Contractors must disclose cancellation of workers' compensation coverage immediately in writing. Deductible-payment promises, payments and rebates are prohibited for claims under this section. Repair work must await the insurer's approval or denial, except work necessary to prevent further loss.

Keep the roles clear. A post-storm repair contractor cannot also act as your adjuster, negotiate settlement for you or promise coverage. The law permits uncompensated claim-dispute communications with your insurer when you give permission. That is different from representing you as an adjuster.

Separate door-to-door sale rules may apply. Qualifying Arizona home-solicitation sales generally allow cancellation until midnight of the third business day after signing. Required documents and cancellation notices use the sales presentation's language. State and federal exceptions matter, including some emergency situations. Verify the applicable rule and notice method promptly; do not assume every agreement has the same deadline.

Sources: [A.R.S. 32-1158.02: covered storm work and estimates](#) | [A.R.S. 44-5002: home-solicitation cancellation](#) | [A.R.S. 44-5004: home-solicitation notices](#) | [A.R.S. 44-5007: home-solicitation exceptions](#) | [FTC: the Cooling-Off Rule](#) | [A.R.S. 20-321.02: adjuster conduct](#)

IF SOMETHING FEELS WRONG

Already signed or paid?

Keep the paperwork and act promptly. Your options depend on what you signed, when you signed it and which rules apply.

01 Save the record.

Keep contracts, inspection forms, ads, messages, photos, receipts, signatures and payment dates. Save complete copies, not only the signature page.

02 Check cancellation options now.

Follow the applicable written-notice rules and keep proof. Get independent Arizona legal help for disputed fees, deadlines, transferred rights or liens.

03 Protect your home and accounts.

Tell your insurer about inaccurate claim information and your bank about disputed payments. Arrange necessary temporary protection. Call emergency services for immediate danger.

Where to get help

Arizona ROC

Contractor license checks, complaints and unlicensed contracting.

Arizona Attorney General

Deceptive sales practices and consumer-fraud complaints.

Arizona DIFI

Insurance questions and insurer complaints.

Federal Trade Commission

Reports of suspected fraud.

Official sources and further reading

[Check the current AniPros ROC record](#)

[Arizona ROC: before you hire](#)

[A.R.S. 32-1124: license display](#)

[NAIC: navigating the claims process](#)

Educational information reviewed October 23, 2026; not legal advice, a contract, a cancellation notice or a coverage decision. The relevant facts, policy, deadlines and current law control. AniPros is a construction business that may benefit if you later choose to hire it. This guide does not require that choice. AniPros is not affiliated with the ROC, DIFI or your insurer.

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[Check the current AniPros ROC record](#) | [AniPros contact page](#)