

**325E.66 INSURANCE CLAIMS FOR RESIDENTIAL ROOFING GOODS AND SERVICES.**

Subdivision 1. **Payment or rebate of insurance deductible.** A residential contractor providing residential roofing goods and services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not advertise or promise to pay or rebate all or part of any applicable insurance deductible. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor.

For purposes of this section, "residential contractor" means a residential roofer, as defined in section 326B.802, subdivision 14; a residential contractor, as defined in section 326B.802, subdivision 11; and a residential remodeler, as defined in section 326B.802, subdivision 12.

Subd. 2. **Violation.** If a residential contractor violates subdivision 1, the insured or the applicable insurer may bring an action against the residential contractor in a court of competent jurisdiction for damages sustained by the insured or insurer as a consequence of the residential roofer's violation.

**History:** 2010 c 324 s 1