

Choosing a Contractor

Many insurers have established relationships with wind and tornado remediation contractors and can vouch for their reliability and quality of their work. Many insurers also guarantee the work of the service providers they recommend.

However you are **not** obligated to use a company recommended by your insurer. You can use the service provider of your choice for the necessary repairs to your property. But before signing a contract, you should speak with your insurance adjuster to find out how much of the estimate your insurer will pay.

All businesses operating in Ontario require a business license. Details on the business license requirements can be found [here](#).

- ▶ How does a vendor become “preferred” by the insurance companies? Do they base their choices on pricing or on quality of work?

Each insurer will have its own vetting process to decide which vendors to include on its “preferred” list. Insurers usually base their choices on a combination of several factors including reputation, experience, qualifications, quality, capabilities and size.

- ▶ What should I do if I’m not satisfied with the contractor’s work?

The first step is to talk to the contractor. The contractor will usually be willing to rectify any deficient work and make things right.

Many insurers guarantee the quality of work done by their preferred contractors. If you are using your insurer’s contractor, and speaking to the contractor didn’t rectify the problem, your next step is to speak to the adjuster assigned by your insurer to outline your concerns. Each insurer has an internal escalation process to address these types of issues.

In extreme circumstances, you may want to refer to the formal dispute resolution process outlined in the [Ontario Insurance Act](#).

Helpful links:

[Home Renovations Consumer Tips fact sheet](#)

[Consumer protection and complaints](#)

More insurance questions?

Call your insurance representative, visit [ibc.ca](#) or contact IBC at **1-844-2ask-IBC** (1-844-227-5422) or onic@ibc.ca
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