

# Red Flags One-Pager

Common warning signs that predict bad outcomes (and what to do instead).

## High-risk behaviors (pause immediately)

- Pressure tactics: “today only” pricing, urgency without evidence, or guilt-driven closing.
- Large deposit demands (especially before a written scope) or asking for cash.
- Refuses to provide written contract, clear scope, or change-order process.
- No proof of insurance, unclear business identity, or only a first name/phone number.
- Wants you to pull permits in YOUR name for work they control (where permits apply).
- Won't give references, or references sound coached / are hard to verify.
- Vague estimates: “we'll figure it out as we go” without allowances and constraints.

## Storm-chaser / emergency scam signals

- Door-to-door right after storms with immediate cash/insurance pitches.
- Unmarked vehicles, no local address, or refuses to schedule a proper inspection.
- Pushes you to sign assignment-of-benefits or insurance paperwork you don't understand.
- Promises “free roof” or guarantees insurance approval.

## Safer alternatives

- Slow the process: get 2–3 quotes with a comparable written scope.
- Use milestone payments with clear acceptance criteria (see Payment Schedule Template).
- Require written change orders BEFORE work continues.
- Verify identity and insurance. Keep communication in writing.
- Use photos + notes weekly; store everything in one project folder.

**If you feel uneasy, stop.** The best protection is delay + documentation.

Disclaimer: This one-pager is educational and does not guarantee outcomes.