



TEXAS CONSUMERS, **DON'T BREAK THE LAW.**

A new Texas law (HB 2102) is in effect as of 9/1/19 that requires homeowners to pay the full insurance deductible they agreed to pay in their property insurance policy.

The new law also makes it a class B misdemeanor (punishable by a jail sentence of up to 180 days + \$2,000 fine) if a contractor pays, waives, absorbs, rebates, credits or otherwise declines to charge or collect a deductible.

This new law helps protect consumers from practices some contractors employed, which often involved cutting corners on a customer's roof (to make up the difference for the waived deductible they absorbed) and often caused homeowners to unknowingly commit insurance fraud (a misdemeanor to a felony based on amount).

**LEARN MORE AT TDI.TEXAS.GOV
OR CALL 800.252.3439***

*TDI may not have consumer resources available immediately for this new law that is in effect as of 9/1/19

A consumer awareness message from:



who's on your roof?