

Don't Be Misled: You Can Choose Your Own Contractor After a Property Loss

When dealing with a property damage insurance claim, one of the most common bad faith tactics policyholders face is subtle (or sometimes not-so-subtle) pressure from their insurance adjuster to use a “preferred vendor” or “recommended contractor.”

Homeowners are often told that using a non-preferred contractor could result in a denied or reduced payout, or that the insurer “can’t guarantee the work” unless their suggested vendor is used. This is misleading—and in many cases, legally questionable.

Here’s the Truth:

You have the legal right to choose your own licensed contractor. Your insurance policy is a contract between you and your insurer, and it outlines that the insurer must pay for restoring your property to pre-loss condition. It does not require you to use any specific vendor or third-party contractor.

Why Adjusters Do This

Insurance carriers have preferred vendors because they’ve signed agreements to work under strict pricing and scope guidelines—often set by the insurance company itself. These guidelines are designed to control costs, not necessarily to ensure the highest quality repairs or full restoration of your property.

By steering you toward these vendors, insurers reduce their payouts—but sometimes at the cost of cutting corners or excluding necessary steps. These vendors are often incentivized to keep the carrier happy—not you.

What You Should Know:

- Your contractor works for you, not your insurance company.
- If your contractor’s pricing is fair, market-based, and reflects the actual work performed, the insurer must pay—regardless of who performed the work.
- Denying or underpaying a valid claim solely because you chose your own contractor is not only unfair, it may be considered bad faith.

What You Can Do:

1. Document Everything – Get written estimates, take photos, and keep records of communications.
2. Push Back Politely – Ask your adjuster to show where in your policy it states you must use their contractor (spoiler: it won’t).

3. Hire a Trusted Restoration Company – Choose a licensed, experienced firm that works for you, not the insurance company.
4. Consult a Public Adjuster or Attorney – If you're being pressured or feel your claim is being manipulated, get professional support.

At Restoration Doctor, we advocate for our clients—not insurers. We're committed to helping homeowners recover fully after disaster strikes and won't let games from carriers interfere with that.

You paid your premiums—don't let the insurance company shortchange your repairs.