

Nebraska Insured Homeowners Protection Act

An important step in helping yourself with post-loss issues is to become familiar with the Act.



Whether you are a homeowner, an insurance producer, an insurer or residential contractor, being familiar with the “Insured Homeowners Protection Act” can be an important step in helping yourself or others deal with post-loss repair issues.

The act applies to the business of contracting or offering to contract to repair or replace a roof system or to perform any other exterior repair, replacement, construction, or reconstruction work on residential real estate or to perform interior or exterior cleanup services on residential real estate.

As a means of protection to homeowners, the act permits homeowners the ability to mail written notice of cancellation of a contract with a residential contractor prior to midnight on the later of the third business day after the person has (1) entered into a contract, or (2) received written notice from the person’s insurer that all or part of the claim or contract is not a covered loss under the insurance policy.

In the event of such a cancellation, the residential contractor is required to return any partial payments or deposits to the homeowner.

The act also prohibits residential contractors from promising to rebate or offset any portion of an insurance deductible as an inducement for the sale of goods or services.

The full provisions of the act are located in Neb. Rev. Stat. §§ 44-8601 to 44-8604.



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