



## 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](http://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?*