

## **CAN WE HELP PAY YOUR DEDUCTIBLE?**

**For those who think that we can help with your deductible, Section 27.02 of the Texas Business and Commerce Code reads, in part, as follows;**

**Sec 27.02 CERTAIN CLAIMS OFR EXCESS CHARGES.**

- (a) A person who sells good and services commits an offense if:**
  - (1) the person advertises or promises to provide the good or service and to pay:**
    - (A) all or part of any applicable insurance deductible;**
    - (B) a rebate in any amount equal to all or part of any applicable deductible;**
  - (2) the good or service is paid for by the consumer from proceeds of a property or casualty insurance policy.**
  
- (b) A person who is insured under a property or casualty insurance policy commits an offense if the person:**
  - (1) submits a claim under the policy based on charges that are in violation of subsection (a) of this section; or**
  - (2) knowingly allows a claim in violation of subsection (a) of this section to be submitted, unless the person promptly notifies the insurer of the excessive charges.**
  
- (c) An offense under this section is a Class A misdemeanor.**

**CLASSIFICATION OF MISDEMEANORS - § 12.03.**

**Misdemeanors are categorized by the relative seriousness of the offense into three categories:**

**Class A misdemeanors - § 12.21.:**

**An individual adjudged guilty of a Class A misdemeanor shall be punished by:**

- (1) a fine not to exceed \$4,000;**
- (2) confinement in jail for a term not to exceed one year; or**
- (3) both such fine and confinement.**

**I know that you, as most consumers, are not aware that getting your deductible paid for you is insurance fraud. Almost all roofers are aware of it however. Why they would take such a risk just to one more job is beyond my understanding. If I paid a customer's deductible, I would be liable for criminal penalties up to \$4,000.00 and jail time, and civil penalties of triple damages. Also, the potential damage to my reputation as an honest businessman is incalculable. You, of course, are at risk also, unless you turn in the roofer immediately after completing the transaction.**

**I hope that you choose Kettler Roofing Co. to be your contractor. However, you will have to do so because we will give you the best possible job for an honest straight forward amount. We are not crooks and we won't try to tempt you into being one also.**