

10 Questions to Ask Any Gutter Contractor

Use these to separate real installers from fly-by-night operators.

1. What gauge aluminum do you use?

The right answer: The right answer is .032 inch (or thicker). Cheaper installers use .027. The 5-10% cost difference is worth it — .032 dents 30% less in hail.

2. Hidden hangers or spike-and-ferrule?

The right answer: Hidden hangers. Always. Spike-and-ferrule was standard 1960-1990 and is the #1 cause of premature gutter failure in KC. If they quote spike-and-ferrule, walk away.

3. Are you licensed and insured? Can I see proof?

The right answer: Yes — and they should hand you a Certificate of Insurance on the spot. Without insurance, you're liable if they fall off your roof.

4. What's your workmanship warranty?

The right answer: At least 5 years is reasonable. Lifetime is best but check fine print (transferable? requires annual inspection? specific failure modes only?).

5. Did you inspect my fascia for rot during this quote?

The right answer: Reputable installers physically probe the fascia with a screwdriver during the quote. If they didn't, you'll get a surprise mid-install change order.

6. Where will you source the gutter coil?

The right answer: Look for name brands: Berger, Englert, Spectra. Generic 'we'll get it from the supplier' is a red flag for cheap coil.

7. Can I see 3 recent local installs with photos?

The right answer: Any installer with 1+ year in business should have a portfolio. No portfolio means new business or hidden problems.

8. How do you handle HOA approval?

The right answer: Reputable installers give you a written spec to submit to your HOA Architectural Review Committee. They wait for written approval before ordering material.

9. What's your deposit?

The right answer: 10-20% is normal. 50%+ is a red flag. Anything that requires full upfront payment is almost certainly a scam.

10. Will you sign my insurance scope or write your own?

The right answer: Reputable installers write their own Xactimate scope and submit supplements when scope changes mid-install. Cheap installers will sign whatever the adjuster wrote and not advocate for you.

Premier Gutters KC happily answers all 10. Call (816) 469-9563 to put us to the test — or visit premiergutterskc.com.

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