

Use the following checklist to avoid being victimized by a deceitful contractor:

- Immediately contact your insurance carrier if believe your property sustained damage.
- Request a list of reputable contractors from your insurance carrier, the Better Business Bureau or a specialized organization.
- Contact multiple contractors and obtain more than one estimate.
- Read all documents provided by a contractor before signing.
- Do not allow a contractor to inspect your property when you are not home.
- If you give a contractor permission to inspect your property, watch them conduct the inspection.
- Do not give a contractor Power of Attorney over your affairs, or permit them to negotiate or settle your insurance claim.
- Pay contractors by check or credit card, rather than in cash, so you have a record of all payments issued.
- Do not pay a contractor in full, or sign a completion certificate, until all work has been finished.

Report fraudulent activity:

If you believe you have been defrauded by a home repair contractor or have been encouraged to fabricate an insurance claim, you are encouraged to call the Ohio Department of Insurance Fraud & Enforcement Division at 1-800-686-1527.

More information:

You can learn more about disaster fraud schemes and how you can protect yourself by visiting the Ohio Department of Insurance website at insurance.ohio.gov

Stakeholders in this educational initiative include: the National Insurance Crime Bureau, the Ohio Insurance Institute, Ohio-domiciled property and casualty insurance companies, the Independent Insurance Agents of Ohio, the Professional Insurance Agents Association of Ohio, and other interested parties where appropriate.



Jillian Froment
Director



ODI
Ohio Department
of Insurance

Ohio Department of Insurance
50 West Town St.
Third Floor - Suite 300
Columbus, OH 43215

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Protect Yourself In The Wake Of A Natural Disaster



ODI
Ohio Department
of Insurance

John Kasich
Governor

Jillian Froment
Director

www.insurance.ohio.gov

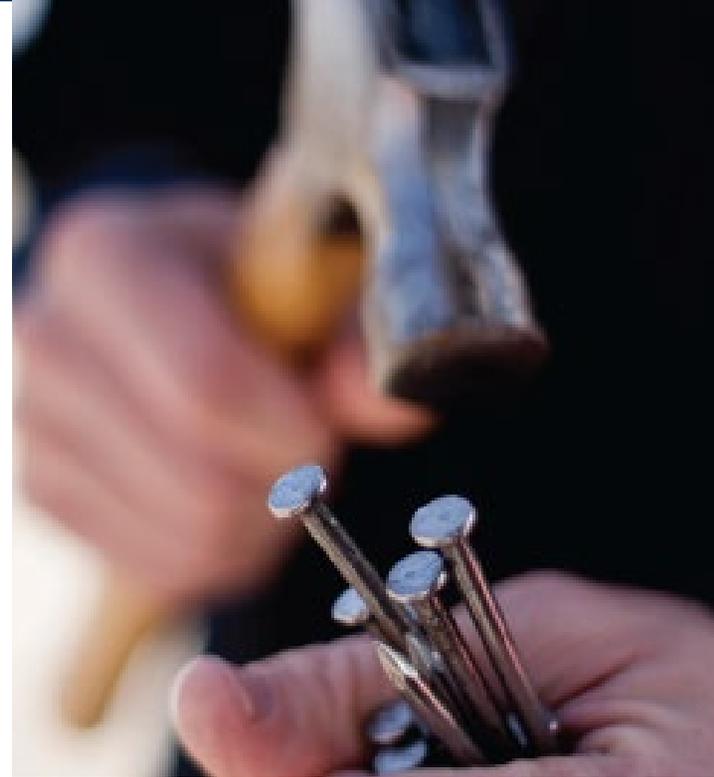
Be careful:

In the wake of a damaging storm, such as a hail storm or a tornado, home repair contractors often go door-to-door to offer roofing, siding and repair services. While a majority of the contractors are reputable, there are unscrupulous home repair contractors who prey on consumers who are anxious to get their property and lives back in order



In order to defraud consumers and insurance companies, deceitful contractors will often:

- Damage a consumer's home while conducting an inspection so as to justify the need for repairs.
- Pressure a consumer to enter into a contract immediately.
- Alter a contract after it's been signed and amend the terms without the consumer's knowledge.
- Require a consumer to sign a Power of Attorney, negotiate the settlement of the claim and pocket the insurance proceeds without doing the work.
- Install products that are of a lower quality than that which was originally agreed upon.
- Suggest they inflate the damage caused by a storm so the consumer could obtain funds from the insurance company to cover repairs typically not covered by insurance (i.e. – old shutters, windows, normal wear and tear).



Consumers impacted by a damaging storm should be wary of contractors who:

- Use high pressure sales tactics.
- Are not registered with the Ohio Secretary of State.
- Discourage you from contacting your insurance company.
- Provide an estimate that is substantially higher than that of other contractors.
- Ask you to sign a contract that has not been fully completed.
- Suggest you to give them Power of Attorney so they are able to negotiate the settlement of your insurance claim.
- Require "cash" for a down payment.



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