

Protect Yourself Against Contractor Fraud

After a damaging storm or disaster, home repair contractors often go door-to-door to offer roofing, siding, and repair services. While the majority of contractors are reputable, there are some dishonest home repair contractors who prey on consumers who are eager to get their property and lives back in order.

When Choosing a Contractor to Make Repairs:

- + Check licensing and references before hiring.
- + Always insist on a written estimate before authorizing any repairs.
- + Do not sign any contracts before an adjuster has surveyed the damage. In most cases, the adjuster will want to see the estimate before you begin making repairs.
- + Do not pay a contractor the full amount upfront or sign over your insurance settlement payment. A contractor should expect to be paid a portion when the contract is signed and the remainder once the work is complete.
- + Contact the Better Business Bureau to verify if any complaints have been filed against the company.

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 that you 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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To Avoid Being Victimized by a Deceitful Contractor:

- + Immediately contact your insurance company if you believe your property sustained damage.
- + Request a list of reputable contractors from your insurance company, 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.

Quick Tip:

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, call the Ohio Department of Insurance Fraud and Enforcement Division at 800-686-1527.



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