

Beware

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



Report Fraud

If you believe you have been defrauded by a contractor or have been encouraged to fabricate an insurance claim, you are encouraged to call the Ohio Department of Insurance Fraud & Enforcement Division.

To learn more about how to detect insurance fraud schemes, visit the Ohio Department of Insurance website.



Ohio Department of Insurance
50 W Town St
Third Floor - Suite 300
Columbus OH 43215

800-686-1527
insurance.ohio.gov

Mike DeWine, *Governor*
Jon Husted, *Lt. Governor*
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Contractor Fraud

**OHIO DEPARTMENT OF
INSURANCE**

**FRAUD & ENFORCEMENT
DIVISION**



Our Mission

The mission of the Ohio Department of Insurance (ODI) Fraud & Enforcement Division is to investigate allegations of agent misconduct and insurance fraud. The ODI Fraud & Enforcement Division is designated as a criminal justice agency, and works with federal, state, and local law enforcement agencies, prosecutors and government entities to bring criminal charges against those who commit insurance fraud.

Use this checklist to avoid being victimized by a deceitful contractor.

- Immediately contact your insurance carrier if you believe your property sustained damage.
- Request a list of preferred contractors from your insurance carrier, the Better Business Bureau, or a specialized organization.
- Make sure the contractor is registered with the Ohio Secretary of State.
- Contact multiple contractors and obtain more than one estimate.
- Do not allow a contractor to inspect your property when you are not at home.
- If you give a contractor permission to inspect your property, watch them conduct the inspection.
- Read all documents provided by a contractor before signing.
- Never sign a blank contract or a contract that is not fully completed.
- Do not give 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.

Watch Out

for dishonest contractors

INTENTIONAL DAMAGE

A dishonest contractor may intentionally cause damage to a consumers' home during an inspection to justify the need for repairs or suggest they inflate the damage caused by a storm in order to obtain additional funds from the insurance company for additional repairs.

CONTRACT VIOLATIONS

A dishonest contractor may alter a contract after it's been signed or amend the terms without the consumer's knowledge. Some may require a consumer to sign a Power of Attorney, then negotiate the settlement of the claim and pocket the insurance proceeds without doing the work.

UNETHICAL TACTICS

A dishonest contractor may require "cash" for a down payment, use high pressure sales tactics or discourage consumers from contacting their insurance companies.