



Hail Damage Fraud

Protect Yourself Against Dishonest Contractors

ALERT: Beware of Hail Damage Fraud

Becoming a victim of a hailstorm may be impossible to avoid. But you can avoid being victimized by dishonest contractors who often go door to door in damaged neighborhoods offering repair services. While many vendors are honest and reputable, others are not.

When contractors offer you their services, consider these tips before becoming a customer.



Tips to Avoid Scams

- Work with only licensed and insured contractors.
- Get more than one estimate. Don't be pushed into signing a contract right away.
- Get everything in writing. Cost, work to be completed, time schedule, guarantees, payment schedule and other expectations should be detailed.
- Require references, and check them out.
- Ask to see the person's driver's license, and write it down. Also, get their vehicle's license plate number.
- Never sign a contract with blanks. Fraudulent contractors may enter unacceptable terms later.
- Never pay a contractor in full or sign a completion certificate until the work is completed.
- Make sure you review and understand all documents sent to your insurance carrier.

If you believe you've been approached by an unlicensed contractor or adjuster, or have been encouraged to fabricate an insurance claim, contact your insurance company or the National Insurance Crime Bureau (NICB) immediately.

- **Call 800.TEL.NICB** (800.835.6422)
- **Submit a form online** at www.nicb.org/reportfraud

Headquartered in Des Plaines, Ill., the NICB is the nation's leading not-for-profit organization exclusively dedicated to fighting insurance crime. The NICB is supported by more than 1,200 property-casualty insurance companies and self-insured organizations.

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Visit NICB.org to find your local NICB office.

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