

Traditional Blog with Bullet Points Version

[Contractor Fraud Awareness Week](#) is here!

From May 22nd through May 26th, the National Insurance Crime Bureau is highlighting the problem of contractors and vendors who take advantage of disaster victims in the aftermath of catastrophes.

Following a devastating storm, wildfire, or flood, the last thing on a homeowner's mind is to go over a contract with a fine-tooth comb. While policyholders are preoccupied with keeping their families safe, some contractors and vendors may see an opportunity to pressure vulnerable people into signing predatory contracts with slick sales pitches and suspiciously good prices.

Once a homeowner has signed on the dotted line, fraudsters either complete the work with shoddy materials or, if they were able to get the money up front, skip town without having done the work at all.

Contractor fraud is a multi-billion-dollar problem and the NICB encourages **[homeowners/customers]** to follow these tips in the wake of a natural disaster:

1. If It's Too Good to Be True, It Probably Is! – Be suspicious of any contractor who approaches you in the aftermath of a storm. Before you sign anything, be sure to call your insurance provider to review your policy and explore your options.
2. Let's See Some ID – Ask any contractor or salesperson for their driver's license, their license plate, their state contractor's license, and proof of insurance. Don't be afraid to ask for references or search the Better Business Bureau to see if any complaints have been filed regarding the contractor.
3. Be a Savvy Shopper – Estimates from multiple contractors are a great way to help yourself avoid potential scammer. Salespeople that lurk in the aftermath of disasters can be pushy and often try to pressure homeowners into signing contracts on the spot. By taking your time and weighing your options, you can get quality work done for the best price possible.
4. Read the Fine Print – When we say everything should be outlined in any contract you sign, we mean EVERYTHING. Try your best to make sure that your contract includes the cost of the work being done, a schedule of when construction and repairs will be started, payment schedules, guarantees, and any other expectations you may have for the contractor you are working with. Keep an eye out for any blank spaces. Shady contractors can fill these in after you sign!
5. Make Sure the Contractor Shows Their Work – Don't sign a contract that requires you to pay for the work before it is done. This allows fraudsters to take your money and skip town without doing the work.

For more information on Contractor Fraud and how to avoid being a victim, visit our [Contractor Fraud Awareness Week](#) page.

If you or someone you know has been the victim of Contractor Fraud or you have seen contractors and vendors canvassing residential areas hit by a catastrophe, first call your insurance company, then call NICB at 800.TEL.NICB or fill out our [online form](#).

Listicle Version

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1. *If It's Too Good to Be True, It Probably Is!*



Caption: Be suspicious of any contractor who approaches you in the aftermath of a storm. Before you sign anything, be sure to call your insurance provider to review your policy and explore your options.

2. *Let's See Some ID*



Caption: Ask any contractor or salesperson for their driver's license, their license plate, their state contractor's license, and proof of insurance. Don't be afraid to ask for references or search the Better Business Bureau to see if any complaints have been filed regarding the contractor.

3. **Be a Savvy Shopper**



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5. **Good Contractors Show Their Work**



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