



*Leading the Fraud Fight*

# POST-DISASTER CONTRACTOR SEARCH CHECKLIST



Get more than one estimate



Get everything in writing



Ask to see the salesperson's driver's license and write down the license number and their vehicle's license plate number



Never sign a contract with blanks; unacceptable terms can be added later



Make sure you review and understand all documents sent to your insurance carrier



Demand references and check them out



Never pay a contractor in full or sign a completion certificate until the work is finished and ensure reconstruction is up to current code



Never let a contractor pressure you into hiring them

NAME

ADDRESS

TYPE OF DISASTER

DAMAGE DONE

WHEN LOSS OCCURRED

INSURER INFORMATION

CONTACTED:

☐

COMPANY

AGENT

PHONE NUMBER

POLICY NUMBER

NOTES

# POTENTIAL CONTRACTORS

COMPANY

REPRESENTATIVE

ADDRESS

WEBSITE

PHONE NUMBER

LICENSE #

NOTES

PROVIDED PAYMENT  
PLAN OUTLINE?

PROVIDED TIME TO  
COMPLETE WORK?

COMPANY

REPRESENTATIVE

ADDRESS

WEBSITE

PHONE NUMBER

LICENSE #

NOTES

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COMPLETE WORK?

# NICB'S TIPS



Be suspicious of any contractor who tries to rush you, especially on non-emergency or temporary repairs. If possible, shop around for a contractor by getting recommendations from friends and neighbors. Be wary of anyone knocking on your door offering unsolicited repairs to your home.



Never pay for work up front. Always inspect the work and make sure you're satisfied before you pay. Most contractors will require a reasonable down payment on work, but don't pay anything until you have a written contract.



Get three written estimates for the work and compare bids. Check credentials with the Better Business Bureau or state attorney general's office to see if the firm has any outstanding complaints.



Always have a written, detailed contract that clearly states everything the contractor will do, including prices for labor and materials, clean-up procedures, and estimated start and finish dates. Never sign a contract with blank spaces, which a crooked contractor can alter after they have gotten your signature.



Don't believe a contractor who says they are supported by the government. The Federal Emergency Management Agency (FEMA) does not endorse individual contractors or loan companies.



Avoid paying with cash; use a check or credit card instead. This creates a record of your payments to the contractor.

**TO REPORT FRAUD, CALL US AT 800.TEL.NICB  
OR FILL OUT ONLINE FORM.**



# REBUILDING AFTER DISASTER

## CREATE A REBUILDING FOLDER



- Keep records of all phone calls emails, and questions you may have that come up.
- Keep all receipts for any expenses such as food, clothing and shelter while you were evacuated as well as any other receipts during rebuilding.
- Keep track of insurance company representatives, adjusters, building inspectors and contractors and contractor representatives you talk to.

## CALL INSURANCE COMPANY AS SOON AS POSSIBLE



Questions to ask your agent:

- How long do I have to fill out a claim?
- How much is my deductible?
- What is my policy limit?
- Does my policy cover this kind of loss?
- How long could it take to complete the claim?

## PREPARE FOR ADJUSTER ARRIVAL



- Go around your house with a camera and pad of paper and note everything you want your adjuster to see.
- If suffering damage from a flood or other water damage such as from a leaking roof, keep all damaged items until after your adjuster sees and documents the damaged items. Also take pictures of these items for your own records.

## MAKE TEMPORARY REPAIRS



- When returning home after a disaster, make temporary repairs to prevent further damage when it is safe to do so.
- Keep all receipts of any items purchased necessary to complete temporary repairs.

## PREPARE A LIST OF QUESTIONS



- Any question you have is a good question.

## WORKING WITH INSURANCE



- Checks from your insurer may be made out to both you AND your mortgage lender as a condition of granting a mortgage.
- Initial payment is not a final payment.
  - First checks are often an advance payment, not a final.
  - If you find other damage to the structure, you can reopen the claim and file for an additional amount.
- Never let a contractor interpret the language of your insurance policy or discourage you from contacting your insurance company.
- Be on the lookout for people calling and saying they are with a national carrier. Do not provide any personal information over the phone without them first confirming a claim number. If something sounds fishy, report it to your insurance company immediately.
- Note that insurance carriers will never ask you to pay your deductible up front or over the phone.