Use the following checklist to avoid being victimized by a deceitful contractor:

- Immediately contact your insurance carrier if believe your property sustained damage.

- Request a list of reputable contractors from your insurance carrier, 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.

- Do not pay a contractor in full, or sign a completion certificate, until all work has been finished.

More information:

You can learn more about disaster fraud schemes and how you can protect yourself by visiting the Ohio Department of Insurance website at insurance.ohio.gov

Stakeholders in this educational initiative include: the National Insurance Crime Bureau, the Ohio Insurance Institute, Ohio-domiciled property and casualty insurance companies, the Independent Insurance Agents of Ohio, the Professional Insurance Agents Association of Ohio, and other interested parties where appropriate.

Report fraudulent activity:

If you believe you have been defrauded by a home repair contractor or have been encouraged to fabricate an insurance claim, you are encouraged to call the Ohio Department of Insurance Fraud & Enforcement Division at 1-800-686-1527.

Jillian Froment
Director
In order to defraud consumers and insurance companies, deceitful contractors will often:

- Damage a consumer’s home while conducting an inspection so as to justify the need for repairs.
- Pressure a consumer to enter into a contract immediately.
- Alter a contract after it’s been signed and amend the terms without the consumer’s knowledge.
- Require a consumer to sign a Power of Attorney, negotiate the settlement of the claim and pocket the insurance proceeds without doing the work.
- Install products that are of a lower quality than that which was originally agreed upon.
- Suggest they inflate the damage caused by a storm so the consumer could obtain funds from the insurance company to cover repairs typically not covered by insurance (i.e. – old shutters, windows, normal wear and tear).

Consumers impacted by a damaging storm should 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 you to give them Power of Attorney so they are able to negotiate the settlement of your insurance claim.
- Require “cash” for a down payment.

Be careful:

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

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