



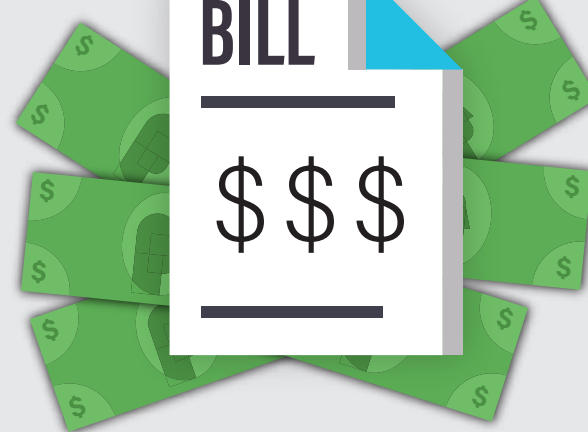
PROTECT AGAINST HOME REPAIR SCAMS

Storm damages your home. You need repairs. Most contractors are honest — but watch for cons, bad repairs, insurance fraud.

The Repair Scams



Steals your downpayment, doesn't finish repairs



Inflates repair bill to pump up claim

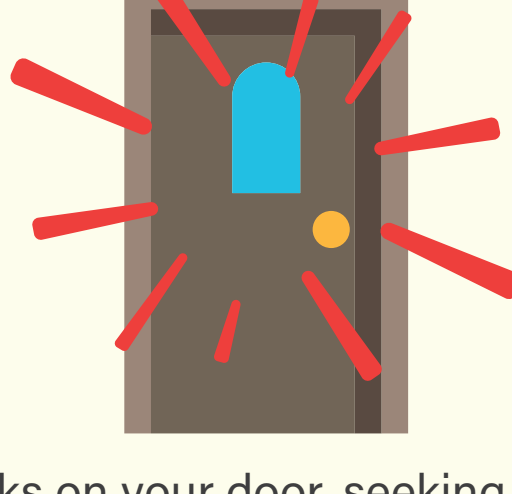


Damages your home to boost claim



Does shoddy work

Red Flags of Fraud



Knocks on your door, seeking work



Low price has material left from another job



No license, proof of insurance

Demands full payment upfront

Pressures you to sign repair contract now

The Price You Pay

- Shoddy, unsafe repairs
- Weeks of stress fixing botched work
- Claim may be denied for bogus repairs
- You may pay thousands from your own pocket



Fight Back



Avoid door-knocking contractors ... use established pros



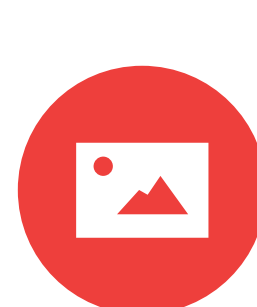
Have your insurer approve repairs in advance



Get signed contract before work starts



Check license, insurance with your state

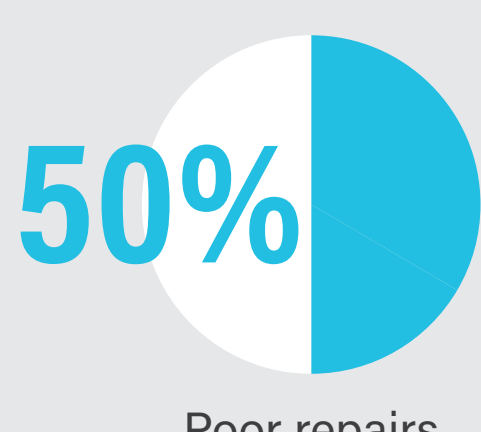


Photograph bad repairs

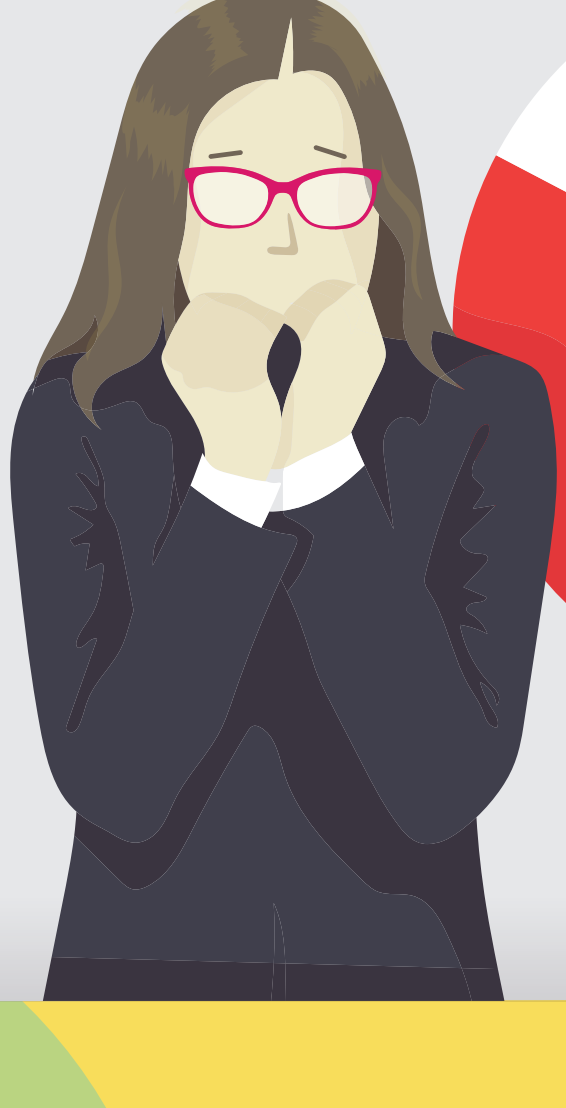


Contact your insurer or the right government agency

Biggest Consumer Fears



Biggest Fraud Flags



Worst Consumer Complaints

#1 Home improvement-construction



Stay alert . . . Work with your insurer so your repairs & claims are handled right.

