

## **After Storms, Watch Out for 'Storm Chaser' Scammers**

After their property suffers storm damage, homeowners and small businesses alike need to be careful as dishonest contractors and fake charities swoop in.

In a scene that's becoming increasingly common after a catastrophe, unscrupulous "storm chasers" are targeting people whose homes and premises have been damaged after a calamity, be that a hurricane, snowstorm, tornado or a storm system such as those that ravaged the West Coast in early 2023.

Unfortunately, bad actors target homeowners and small business operators when they are at their most vulnerable and you should be wary of anyone who shows up at your door or place of business immediately after a storm. If someone pitches up offering to step in and handle repairs and your insurance, you should not take them up on their offer.

### **Call your insurer first**

After a storm, you should immediately call your insurance company to file your claim and allow them to arrange for repairs. Or if they ask you to find a contractor, you'll have to make sure to do your research and verify credentials before signing any contracts or agreeing to any services.

The worst you can do is to agree to repairs without first consulting your insurer, as these scammers will often try to get you to pay for some of the work up front and tell you they'll cover your insurance deductible. Don't believe them.

Most home insurance companies can recommend contractors who can get the job done. Using a referred contractor from your insurer can give you peace of mind, because they screen the contractor for you.

You are always free to get second opinions and negotiate with your adjuster. When you choose a contractor the insurance company selects, it can protect you. These contractors are accountable to the insurance carrier.

If you get your own contractor, you should look for some basic things to help decide whether they are reputable and can do the job.

Insurance companies provide contractors with many jobs and are big clients to them. Letting the insurer take care of it can save you a lot of stress, time and trouble.

### **Dos and don'ts**

To avoid getting duped and fleeced, you can follow this advice from the Texas Department of Insurance:

- Steer clear of any contractor who asks for full payment up front, only accepts payment in cash, or refuses to provide you with a written contract.
- Avoid door-to-door offers for home repair work. Instead, ask friends and neighbors for referrals.
- Be skeptical of any contractor that offers to pay your insurance deductible, or offers other no-cost incentives, as these can be signs of a scam. Call your insurance company before agreeing to any storm-related repairs or inspections.
- Ask contractors for references and call each one.
- Check with the Better Business Bureau to see if there are any complaints against the contractor.
- In most states, contractors, electricians, plumbers and heating and air conditioning repair people must be licensed. Check their license.
- Legitimate contractors should be able to provide a business license; proof of general liability and workers' compensation insurance; written manufacturer warranties; and written labor warranties.

Finally, also be aware of anyone claiming to be from a charitable organization and offering to help following a storm, as there are fake operators at large here too. Don't take what they say at face value, and be sure to carefully check out their credentials before accepting any offer of assistance.

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