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NICB: Where Storms Hit Fraud Often Follows *For Unsolicited Repairs, If You Didn't Request It – Reject It*

DES PLAINES, Ill. – As the traditional storm season approaches, the National Insurance Crime Bureau (NICB) and its nearly 1,100 member insurance companies are warning consumers to ensure that they have a disaster plan. By taking precautionary steps to ensure their personal safety, as well as to protect their property, people can greatly reduce the risk of injury. Having food and water sufficient for your family's needs for at least three days is recommended, as is having a battery-powered or hand-crank weather radio.

While personal survival from a storm or other natural disaster is paramount, consideration must also be given to surviving one financially if your home is damaged or destroyed and that is most effectively provided through insurance. However, many times disaster victims fall prey to predatory and fraudulent repair scams perpetrated by individuals looking for a fast buck, usually at a victim's expense.

After a disaster, professionals will often go door-to-door in neighborhoods, which have sustained damage to offer clean up and/or construction and repair services. Most of these business people are reputable, but many are not. The dishonest ones may execute schemes to defraud innocent victims. One such scheme is to pocket the payment and never show up for the job, or never complete a job that was started. Another scheme is to use inferior materials and perform shoddy work not up to code in order to pocket more profit.

Almost all of these scams are unsolicited—they begin with a knock on the door from a contractor who seeks out work. That is why we say, "If you didn't request it, reject it." If you think you might have damage from a storm, call your insurance company first. Your insurance company will honor its policy so there is no need to speak with a contractor who solicits your repair work—especially when you did not request it.

NICB suggests you consider these tips before hiring a contractor:

- Get more than one estimate
- Get everything in writing. Cost, work to be done, time schedules, guarantees, payment schedules and other expectations should be detailed
- Demand references and check them out
- 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
- Never pay a contractor in full or sign a completion certificate until the work is finished and ensure reconstruction is up to current code
- Make sure you review and understand all documents sent to your insurance carrier
- Never let a contractor pressure you into hiring them

- Never let a contractor interpret the insurance policy language
- Never let a contractor discourage you from contacting your insurance company

For more on disaster fraud, watch this [video](#).

Visit www.ready.gov for valuable information on preparedness.

Anyone with information concerning insurance fraud or vehicle theft can report it anonymously by calling toll-free 800-TEL-NICB (800-835-6422), texting keyword "fraud" to TIP411 (847411) or submitting a [form](#) on our website. Or, download the [NICB Fraud Tips app](#) on your iPhone or Android device.

About the National Insurance Crime Bureau: headquartered in Des Plaines, Ill., the NICB is the nation's leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle theft through data analytics, investigations, training, legislative advocacy and public awareness. The NICB is supported by more than 1,100 property and casualty insurance companies and self-insured organizations. NICB member companies wrote \$371 billion in insurance premiums in 2013, or more than 78 percent of the nation's property/casualty insurance. That includes more than 93 percent (\$168 billion) of the nation's personal auto insurance. To learn more visit www.nicb.org.



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