



## Hail Damage Fraud

# Don't Be Victimized Twice

Becoming a victim of a hail storm may be impossible to avoid. But you can avoid being victimized by dishonest contractors who often go door to door in damaged neighborhoods offering repair services. While many contractors are honest and reputable, others are not. Educate yourself against unscrupulous vendors. When contractors offer you their services, consult this checklist before becoming a customer.

- Work with only licensed and insured contractors.
- Get more than one estimate. Don't be pushed into signing a contract right away.
- Get everything in writing. Cost, work to be completed, time schedule, guarantees, payment schedule and other expectations should be detailed.
- Require references, and check them out.
- Ask to see the person's driver's license, and write it down. Also, get the vehicle's license plate number.
- Never sign a contract with blanks. Fraudulent contractors may enter unacceptable terms later.
- Never pay a contractor in full or sign a completion certificate until the work is completed.
- Make sure you review and understand all documents sent to your insurance carrier.

If you believe you have been approached  
by an unlicensed contractor or adjuster,  
or have been encouraged to fabricate  
an insurance claim, contact the  
National Insurance Crime Bureau (NICB)  
in one of three easy ways.

By Phone:

**800.TEL.NICB**  
(800.835.6422)

By Text:

Text "FRAUD" and your tip to  
TIP411 (847411)

By Web:

Submit a form on [www.nicb.org](http://www.nicb.org)

Your tip can be anonymous.



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