

Entrust storm repairs to honest contractors



By Troy Dohmeyer

When businesses and homeowners are desperate for help to repair and rebuild after a disaster such as a hurricane, tornado or wildfire, they seek assistance from anyone who will offer help. Unfortunately, there are scammers who prey on those emotions and take advantage of good people in their darkest hour.

I have spent my entire career in both construction and insurance, and it is disheartening to me to see scams occur. It reminds me of a lesson that my father taught me long ago that shapes me to this day.

My father owned his own construction company, and when a weather event occurred in my small Wisconsin town, he would receive the calls from those who needed his help and expertise to repair their home or business. He was contacted by an elderly couple who had windstorm damage to their roof that blew a small tree onto their home. We arrived, and the damage was bad but nothing that would take him and me more than a half a day to fix.

We got to work and removed the tree, fixed the roof and repaired the damage to their home. My father asked me to clear all the debris in their yard while he went inside to speak with them. When he came back out, the woman was teary and begging my father to accept payment for the work. He refused to take the money, politely thanked the couple for calling him for help, and we left.

As we drove home, I asked my dad why he didn't charge them and he said simply, "When people are in need, you must always 'be of service' to others. They needed our help and a safe place to call home. Others would take advantage of them; that's not us." Later I found out that the husband was a disabled World War II veteran, and my father, a Vietnam veteran, felt he had already paid his debt to us with his military service.

In the wake of a hurricane, tornado, flood, fire, earthquake or other unexpected catastrophe, fraudulent unlicensed and unethical contractors can be quick to surface. Often, however, they carry warning signs to alert you. You can distinguish between a scammer and a legitimate contractor by being aware of the following things before you contract for work:

- **Fake FEMA Endorsements.** If a contractor claims to be endorsed or certified by the Federal Emergency Management Agency (FEMA) they are lying. [FEMA does not certify or approve contractors.](#)
- **Get it in writing.** I cannot stress enough the importance of a written contract. Get everything in writing before work begins, and get multiple bids. Don't assume the lowest bid is the best bid.
- **No full payments up front.** No honest contractor will demand full payment up front. Make sure you've agreed to a payment schedule that requires the work to be completed BEFORE the contractor receives the full balance. Using a credit card can offer some protection against scams.
- **License to repair.** Most contractors are required to be licensed in their respective states. Licensing requirements vary from state to state. Review the Secretary of State website for your state to verify professional licenses; [Find Your Secretary of State using the search tool](#) on the National Association of Secretaries of State website.
- **Get a copy of their insurance.** A reputable contractor should be able to provide you proof of insurance. If not, move on. Once you review or receive a copy of their insurance, call the contractor's insurance company or their insurance agent to verify they have the appropriate coverage.

In times of crisis, it's important to remain vigilant of unscrupulous people preying on those in need. I remain hopeful that the many legitimate and honorable contractors follow my father's advice to always be of service.

The loss control information mentioned in this blog is advisory only. The author assumes no responsibility for management or control of loss control activities. Not all exposures are identified in this article. See your local, independent insurance agent for advice on coverages and liability.

Original Article Provided by The Cincinnati Insurance Companies and shared with you by the insurance professionals at Schauer Group

This article is not intended to be exhaustive nor should any discussion or opinions be construed as professional advice. © The Cincinnati Insurance Companies.

All rights reserved. View original article [here](#).