

Storm Victims Don't Get Scammed!

Scam artists follow natural disasters looking for chances to make money from other people's loss. Before you hire a contractor or sign a contract for home repair, know who you're dealing with.

Do

Keep a list or calendar of what happened, when, and who you spoke to. Events, contacts and conversations relating to your repairs should be noted. Write down when you called your company, what you said, what they said, etc. Take pictures! Having accurate information readily available may expedite your claim.

Deal only with licensed contractors. You have very little protection against unlicensed contractors.

Get three bids and ask for references of other work the contractor has done in your area. This takes time, but saves money and problems in the long run.

Require a written contract with the contractor's license number on it. Don't sign until you fully understand the terms. Contact the State of Tennessee, Department of Commerce & Insurance, Board for Licensing Contractors at 800.544.7693 to find out if a contractor is licensed or to check a contractor's license number or by doing a license search on www.tennessee.gov.

Get more information from the local Disaster Recovery Center.

Check out the company with the Better Business Bureau.



Don't

Don't rush into making repairs, no matter how badly they are needed.

Don't hire the first contractor who comes along. Natural disasters like tornadoes attract unlicensed and unscrupulous contractors who go door-to-door asking for large down payments. Many never return to do the work.

Don't pay cash! Often, scam artists will insist upon cash and then not complete the work. If you must pay cash to a reputable contractor, make sure you get a receipt with the name of the person doing the work, the name of the company, your name, the amount you paid and the date.

Don't pay the full cost of the job up-front. Consider a partial payment until the job is complete. Never pay cash up front.

Don't take someone's word for it. Investigate the company. Find out for yourself.

Don't settle with the insurance company until you are absolutely certain of all of your damage. Once you settle with your insurance company it is final.

Insurance

Take lots of pictures of the damage to your property. Be sure to get photos from all angles of all damaged areas. If possible, videotape the damage.

Get a copy of your insurance policy and read over it before you settle with the company. If you don't have a copy, your agent can provide you with one.

Make a list of all damaged property or property that is lost. Make detailed descriptions about each entry. For example: "A hole in the roof" is not as descriptive as "Hole in roof above kitchen, rain leaked onto ceiling causing large brown stain in far right corner facing window."

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This fact sheet is not meant to take the place of legal advice.

If you have a legal problem, consult a private attorney or call your local Legal Services office.

West Tennessee Legal Services Offers Assistance To Storm Victims



Do you have legal problems caused by the recent storm?

If so, West Tennessee Legal Services may be able to provide you free legal advice through its staff and volunteer attorneys. They are available now to help you with things like:

- ▶ **Housing problems**
- ▶ **Advice on landlord - tenant problems**
- ▶ **Help with home repair contracts and contractors**
- ▶ **Mortgage Default/Foreclosure problems**

If you are a victim of the storm and need information about legal problems, call West Tennessee Legal Services at

800.372.8346