



Disaster Recovery Repairing & Rebuilding

In the event of a natural disaster, we would like to remind Floridians that any repair work performed on a home or a business should be completed by a licensed professional. Use good judgment with sales calls, door-to-door pitches and beware of low prices that appear too good to be true.

BBB offers the following suggestions to help homeowners who find themselves repairing or rebuilding their home from storm damage:

✓ **Contact your insurance adjuster immediately.** Not only does this get the ball rolling on the claims process, but you might be eligible for loss-of-use benefits which means you could be reimbursed for hotel costs, food, and other living expenses while your house is unlivable. Be sure to maintain all receipts.

✓ **Start seeking out current replacement costs for items you'll be including in your claim rather than depending solely on historical costs.**

✓ **Document the damage to your property and possessions thoroughly; take pictures or video, if possible.** Go from room to room or document all debris piles and create a detailed account of your belongings and losses.

✓ **Make any minor repairs that you can do safely to minimize further damage to your home.** You could be found liable for damage that occurs after a storm has passed, so make temporary repairs such as boarding up broken windows, removing wet drywall and carpet to prevent mold and putting up a tarp over a leaky roof. Beware of fly-by-night contractors who may try to offer these services for exorbitant fees. Be sure to get quotes in writing in advance or seek out volunteer groups in your area that may be offering assistance for free.

✓ **If your home is unlivable, contact your utility company to turn off your water and gas or electric services.**

✓ **Do not make any permanent repairs until you get approval from your insurance company.**

✓ **Beware of contractors who claim to be insurance claim specialists and may ask you to sign an agreement to allow them to contact your insurance company and seek approval of repairs for you.** Many unscrupulous businesses have tricked consumers into signing a work estimate

Watch Out for Storm Chasers

bbb.org/storm

Better Business Bureau is warning homeowners:

Watch out for "storm chasers." Some are out of town contractors who may leave unfinished or shoddy work. Others are out-and-out scammers.

- Find businesses you can trust on **BBB.org**.
- Resist high-pressure sales and hasty decisions.
- Ask door-to-door contractors for identification and permits.
- Get at least 3 estimates in writing; be wary of very low estimates.
- Check on required local permits needed before work begins.
- Check on required liability insurance (theirs and yours).
- Don't pay in advance or in full until the job is done.
- Pay by credit card for additional protection in case of fraud.
- Get a written contract with price, work detail, and a schedule.
- Be wary regarding work in places you can't see (roof, attic, ducts, etc.)

For more information on Storm Chasers visit **BBB.org/storm**

without reading the fine print, which commits you to automatically contract with their business if your insurance claim is approved.

✓ **Check to make sure any contractors you are considering hiring are properly licensed and have up-to-date workers compensation and liability insurance.** In addition, check them out with your Better Business Bureau and make sure they are approved by your insurance company before entering an agreement. Ask to see proof of their licensing and current certificate of insurance.



If you hire an uninsured and unlicensed contractor and a serious injury were to occur to the contractor, you, as the person that hired them, could potentially be liable for paying the workers compensation benefits. This could turn a simple \$1,000 repair into a bill for tens of thousands more. In addition, a neighboring property, a passerby or other property that is negligently damaged by an unlicensed contractor can become a liability to the person that hired the contractor.



Do not hand over an insurance check to a contractor for repairs prior to work being started. A good rule of thumb is to never give more than 1/3 of the job price up front and make sure that your insurance company has approved all repairs before your final payment is given to the business.

Disaster victims should never feel pressured to make a decision by an unknown contractor. **Start With Trust and look for the BBB Accredited Business Seal.** For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Profiles you can trust on local businesses, visit **BBB.org** Always verify a contractor's license by visiting www.myfloridalicense.org, calling (850) 487-1395 or by downloading the free DBPR mobile app.

Important numbers

American Red Cross:
(800) 733-2767

Citizens Property Insurance Corporation:
(866) 411-2742

Elder Services Hotline:
(800) 963-5337

Federal Emergency Management Agency (FEMA):
(800) 621-3362

Florida Department of Agriculture and
Consumer Services:
(800) 435-7352

Florida Department of Business and
Professional Regulation:
(850) 487-1395

Florida Department of Financial Services -
Hurricane Hotline:

(800) 227-8676

Fraud Hotline:

(800) 378-0445

Florida Emergency Information Line:
(800) 342-3557

Florida Office of the Attorney General
Price Gouging Hotline:
(866) 966-7226

Florida Volunteer and Donations Hotline:
(800) 354-3571

National Flood Insurance Program:
(877) 336-2627 or (800) 427-4661

Salvation Army:
(800) 725-2769

Better Business Bureau would like to thank our Accredited Businesses for their support and continuous commitment to higher ethical standards in the market place.



For more tips and resources go to: **BBB.org/hurricane**