Better Business Bureau reminds those who experience storm damage to take certain precautions when hiring a tree service.

Natural disasters like tornados, hurricanes and earthquakes can bring out the best in people, as strangers reach out to help others in need. Unfortunately, crises also bring out persons who choose to take advantage of the victims.

Some of the most common "after-disaster" scams involve damage done to trees. Better Business Bureau offers the following tips to homeowners who suffer tree damage in the wake of a natural disaster:

- Check with your insurance company about policy coverage and specific filing requirements.

- Although you may be anxious to get things back to normal, avoid letting your emotions get the better of you. Don't be pressured into making an immediate decision. Be wary of door-to-door solicitations and check to see if your community requires them to have solicitation permits.

- Take time to shop around and get 3-4 estimates. For large projects, ask the tree service how many projects like yours they have completed in the last year. Ask for several local references that are at least one year-old and follow through on checking them.

- Contact your local Department of Consumer Affairs to verify that the business is licensed/registered to do work in your area, if licensing is required.

- Check to see whether the business in question is a member of any reputable trade association, such as the Tree Care Industry Association, American Society of Consulting Arborists or International Society of Arboriculture.

- Ask if certified arborists, who have professional training and certifications, are on staff. An experienced arborist is particularly important on projects involving large trees or removal of substantial branches on established trees. Check for certification by the International Society of Arboriculture, or by a local certifying body such as a state arborist association.

- Make sure each tree service you are considering has current liability insurance and workers compensation insurance. All certificates of insurance should be sent from the tree service’s insurance agency directly to you. Otherwise, it could be a fraudulent certificate.

- Require a written contract agreement with anyone you hire. Be sure their name, address, license number, if applicable, and phone number are included in the contract. Read and understand the contract in its entirety and don’t sign a blank
contract. A copy of the signed contract is to be given to you at time of signature. Do not assume that tree stump removal is included in the contract if it is not specified.

- Once you have picked a tree service you feel comfortable with, never pay for a tree removal or tree trimming project of any kind until you are 100% satisfied with the work. Pay by check or credit card only when the job is complete. Paying by credit card provides some recourse should the job not be completed as stated in the contract.

Ask how the job will be done, and if they will perform the work according to industry standards. If they mention “topping a tree,” “lion’s-tailing” or “using climbing spikes to prune a tree” the company does not follow industry standards. “Topping” is drastically cutting back the major limbs of a tree to reduce its size. “Lion’s tailing” is an extreme stripping out of most of the interior branches of a tree. Such practices can injure or kill your tree. Sometimes these techniques will be presented as a way to save money by removing more of the tree at one time. However a tree pruned by one of these methods usually requires more expensive restoration work in the future in order to save it.

**Beware of a tree service that . . .**

- Has no printed materials, letterhead, bid forms, etc.
- Is vague about his formal credentials as an arborist.
- Offers an unusually low price . . . at first.
- Only accepts cash payments, and/or asks for payment up front.
- Pressures you for an immediate decision.
- Offers you a discount to find other customers.

Disaster victims should never feel forced to make a hasty decision or to choose an unknown tree service. Start With Trust. For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Reviews you can trust on local businesses, visit [www.bbb.org](http://www.bbb.org) or call (212) 533-6200.