



# Hiring a Contractor after a Disaster<sup>©</sup>

The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

A reputable contractor can help you restore your damaged home following a disaster. The following are some general guidelines, provided by the Property Loss Research Bureau, on how you can find and retain a contractor.

- Be cautious in dealing with a contractor who goes door-to-door offering services following the disaster. Be extremely cautious with those contractors that are unknown in the community. Also, be wary if the representative states they have just completed work nearby and have left over materials. This statement may be true, but law enforcement officials say this is a common approach by fraudulent contractors.
- Work only with licensed, if licensing is required in your city, county, or state, and insured contractors. Thoroughly investigate the work history of any roofer, builder, or contractor under consideration. Ask for a list of recent customers and verify the information.
- Ask friends, relatives, neighbors, co-workers, your insurance agent, and the claim adjuster for recommendations. The Better Business Bureau may also have a listing of any complaints filed against the contractor. Be sure to check.
- Take your time. Don't let the contractor rush you to a decision. If possible, get written contracts from at least three firms. Compare the information. Ask questions about any variations.
- Get a copy of the final, signed contract.
- Be very cautious of any contractor who asked you to pay the entire bill before the work has begun or is completed. Law enforcement authorities recommend that your down payment should be no more than one-third of the total price. Also, they recommend you pay only by check or credit card...never cash. Pay the final bill only after the work is completed and you are satisfied.
- Remember that any money advanced to you by the insurance adjuster is part of the total claim that will be paid. You may receive a lump sum check for the total value of the structure. Be very cautious of any contractor who encourages you to spend a great deal of money on temporary repairs. Be certain you have enough money to complete the necessary permanent repairs.



Fulfilling the Promise Since 1876

[www.central-insurance.com](http://www.central-insurance.com)





Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit [www.trustedchoice.com](http://www.trustedchoice.com).

- Have your attorney, a knowledgeable friend or relative, review the contract before it is signed.
- If you believe that you have been defrauded you should notify the white-collar crime unit of your city's police department or your county's sheriff's department, the consumer division of your state's attorney general, or your insurance adjuster.

Information courtesy of:  
Catastrophe Services  
Property Loss Research Bureau  
3025 Highland Parkway, Suite 800, Downers Grove, IL 60515

## Questions?

Your agent's knowledge and expertise, matched with Central's innovative products, can help fulfill your insurance needs. Contact your agent to learn more.

A (excellent) rating by A.M. Best Company.

Products underwritten by Central Mutual Insurance Company and affiliated companies.  
Copyright © 2016 Central Mutual Insurance Company. All rights reserved.