

## **BBB Advice For After the Storm**

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### **Advice for Dealing with Home Insurance Adjusters after Disaster Strikes**

The recent tornados and storms have left many areas decimated, and now the rebuilding phase begins. The following is some advice from the BBB in dealing with home insurance adjusters.

- 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.
- Document the damage to your property and possessions thoroughly; take pictures or video if possible. Go from room to room and create a detailed account of your belongings.
- Make any minor repairs to limit further damage to the home. You may be liable for damage that occurs after a storm has passed, so make temporary repairs, such as boarding up broken windows or throwing a tarp over a leaky roof.
- Keep all your receipts spent on supplies and living expenses for future reimbursement.
- Do not make any permanent repairs until you get approval from your insurance company. Your insurer might not fully reimburse you for permanent repairs made without their authorization.
- If your house was destroyed by a major disaster, you may qualify for additional assistance when insurance doesn't cover all of your losses. Check with the Federal Emergency Management Agency at [www.fema.gov](http://www.fema.gov) for more information.

For more advice you can trust on protecting your home and loved ones before and after natural disasters and other catastrophes, go to [www.bbb.org](http://www.bbb.org).

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### **Tips on Giving to Help Tornado Victims**

The Better Business Bureau encourages both consumers and the business community to continue to give, but give wisely. As with every natural disaster, there are some people who will attempt

to take advantage of American's eagerness to assist victims. The BBB Wise Giving Alliance advises donors to be especially alert to these typical post-disaster situations:

- Phone solicitors may seek contributions allegedly on behalf of well-known relief charities **without authorization** from those organizations. Some of the calls may be cons trying to acquire credit card or other personal information. Ask the caller to send written information before making a donation decision.
- Online and phone text giving is increasingly popular, but requires donor alertness. Spam or e-mail messages asking for a contribution may be used in a **"phishing" scam**, where the messages link to a phony Web site that looks like the Web site of an established relief charity. This could be another ruse for obtaining credit card or other personal information.
- **New charities spring up** virtually overnight, promising aid to victims. These groups may have good intentions but lack the means and experience to deliver aid quickly to those in need.

If you or your business is asked to contribute to a helpful cause that will assist the families and victims of this catastrophe, find out the following:

- Is the charity properly registered with appropriate state government agencies?
- Is the charity providing information that describes exactly what it will do to address the needs of victims?
- Is the charity willing to provide written information about its finances and programs?

Potential donors can also visit the BBB Wise Giving Alliance at [www.give.org](http://www.give.org) to access detailed evaluative reports on many of the relief organizations providing assistance. The groups on this list have announced that they will be directly providing relief assistance for victims, or will be collecting funds for distribution to relief efforts. **Please note that this list includes both charities that meet BBB standards and those that do not meet standards.** Click on the respective report link to verify the charity's current status.

Keep in mind that it is okay to take time to make up your mind about donating. If you are unable to contribute at this time, relief charities will welcome your donation next week and next month. In fact, organizations will be addressing a variety of relief activities in the months and even years to come, as the needs of the victims change. Rather than a one-time donation, you may want to consider how you might also offer assistance in the months to come.

People who want to volunteer for work in disaster areas should note that the relief agencies are depending on volunteers who have disaster experience. However, these charities' offices throughout the country may welcome local volunteers who can help with routine activities. As with all other disaster relief situations, most relief charities prefer financial contributions rather than donated goods. This enables them to purchase needed items near the disaster relief site(s) for easier distribution.

For a full list of tips from the BBB for giving to disaster relief appeals, go to [www.give.org/news/disaster\\_tips.asp](http://www.give.org/news/disaster_tips.asp).

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### **Storm Clean-up Schemes Cause Additional Heartache**

Natural disasters 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 home and yard repairs or clean-up. The Better Business Bureau offers the following tips to homeowners who suffer property damage in the wake of a natural disaster:

- Check with your insurance company about policy coverage and specific filing requirements. Save all receipts, including those for food, temporary lodging, or other expenses that may be covered under your policy.
- 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 with a long-term impact. Make temporary repairs if necessary.
- For major permanent repairs, take time to shop around for contractors, get at least three competitive bids, check out references (of at least a year-old) and contact your local BBB ([www.bbb.org](http://www.bbb.org)) for a report on the business.
- Be wary of door-to-door workers who claim to have left-over repair materials from a job "down the street" or who do not have a permanent place of business.
- Be leery if a worker shows up on your doorstep to announce that your home is unsafe. If you are concerned about possible structural damage in your home, have an engineer, architect or building official inspect it.
- Prepare a written contract agreement with anyone you hire. It should specify the work to be done, the materials to be used, and the price breakdown for both labor and materials. Review it carefully before signing.
- Any promises made orally should be written into the contract, including warranties on materials or labor.
- Never pay for all repairs in advance, and do not pay cash.
- Review all documentation before signing on the dotted line and before making any payment.

Disaster victims should never feel forced to make a hasty decision or to choose an unknown contractor. When in doubt, contact the Better Business Bureau.

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### **Find a Contractor You Can Trust and Avoid Fraudulent Storm Chasers**

If your home received damage when storms and tornados hit the area early this week; finding contractors for repairs you can trust is not always easy. Be aware that out of town storm chasers and other door-to-door salesmen often peddle dubious deals that can cost homeowners thousands of dollars and create serious headaches. The Better Business Bureau recommends doing your research to avoid getting ripped off by an untrustworthy contractor.

Wind damage from these violent storms has taken a toll on homes across Hamilton County and the surrounding area this week. The cost of repairs can be in tens of thousands of dollars. When you are spending that kind of money, it's worth it to take your time and find contractors you can trust.

When looking for contractors you can trust, BBB recommends that homeowners:

**1) Start Your Search with BBB.** The local BBB web site, [www.chattanooga.bbb.org](http://www.chattanooga.bbb.org) has Reliability Reports on hundreds of contractors—good and bad—in this service area. Be aware that BBB Accredited contractors have pledged to uphold BBB's Standards for Trust and are contractually obligated to resolve all complaints filed with the BBB.

**2) Evaluate the Contractor Carefully.** Verify the business meets all state and local requirements including being licensed, insured and bonded. Also ask the business for references from recent jobs. Confirm whether or not the contractor will be subcontracting the job or relying on his or her own employees.

**3) Beware of Storm Chasers.** In the wake of a storm, fly-by-night repair businesses will solicit work, often door to door, in unmarked trucks. They might require advance payment and make big promises that they will not deliver on.

**4) Get at least three bids.** Beware of lowball estimates that may potentially balloon over time or foreshadow shoddy work to come.

**5) Recognize the red flags.** Beware of any contractor that uses high pressure sales tactics or requires full payment upfront. BBB advises that one third advance

payment for materials is standard operating practice. Also avoid contractors that require you to get the necessary permits.

**6) Make sure everything is in writing.** Make sure that the full scope of the work is explained in the contract including cleanup and disposal of waste. All verbal agreements need to be included in the written agreement. Pay close attention to the payment terms, estimated price of materials and labor and any warranties or guarantees.

For more advice on hiring professionals you can trust, visit us online at <http://www.bbb.org/us/consumer-tips-home/>. You may also receive BBB reports on businesses at 423-266-6144. The business telephone number is required to access this report.