

Watch Out for Contractor Fraud Following Hurricane Francine

BE PROACTIVE

- **Assess Damages:** If you think you have catastrophe-related damage, reach out to your insurance company and ask for clarification on your coverage.
- **Recruit a Professional:** Seek out a licensed, insured and well-reviewed contractor before any potential fraudulent contractors come knocking on your door.
- Contact the **Louisiana State Licensing Board of Contractors (lsbc.louisiana.gov)** to verify the licensure of any contractors you are considering.

RESEARCH AND VERIFY BEFORE SIGNING ANYTHING

- **Research and Verify:** Before hiring a contractor, research their credentials, reputation and track record. Check for licenses, certifications and reviews from previous clients. Verify their insurance coverage and inquire about any past complaints or legal issues.
- **Get Multiple Quotes:** Obtain bids from multiple contractors for comparison. Be wary of significantly low bids, as they may indicate substandard work or hidden costs. Aim for a balance between affordability and quality.
- **Beware of Red Flags:** Be alert to red flags such as high-pressure sales tactics, vague or evasive answers, or reluctance to provide written estimates or contracts. Trust your instincts and proceed with caution if something seems off.

STAY INVOLVED AND TAKE ACCOUNT

- **Written Contracts:** Always insist on a written contract detailing the scope of work, materials, timeline and a payment schedule that does not include large upfront payments. Review the contract carefully, ensuring that all terms and conditions are clearly outlined and agreed upon by both parties.
- **Stay Involved:** Stay actively involved in the project by regularly communicating with the contractor and monitoring progress while keeping records of all work communications.
- **Seek Legal Advice if Necessary:** If you suspect contractor fraud or encounter significant problems during the project, seek legal advice promptly. A legal professional can help you understand your rights, explore options for resolution, and take appropriate action to protect your interests.

Contact the Louisiana Department of Insurance if you need help. Call our office at **1-800-259-5300** or contact us online (ldi.la.gov/email-us) to file a complaint, ask a question about your policy, report suspected insurance fraud and more. Visit our website for more After the Storm Resources (ldi.la.gov).