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**Wood, Fulton, Ottawa County Residents Advised to
Beware of “Storm Chasers”**

Fly-by-night contractors may try to take advantage of homeowners of storm damaged homes

(COLUMBUS) — State officials are warning residents of Wood, Fulton and Ottawa Counties and other areas affected by this weekend’s storms about unscrupulous contractors that may try to defraud residents out of money.

“Fly-by-night contractors come out after storms like the ones we had on Saturday and Sunday, preying on those desperate to get their homes repaired,” said Ohio Department of Insurance Director Mary Jo Hudson. “The Department expects nothing short of superior professionalism by those operating in the Ohio contractor industry. Anyone who chooses to misinform, mislead and deceive will be disciplined to the fullest extent.”

In the wake of damaging storms, such as a tornado, unscrupulous contractors tend to drift state-to-state and prey on desperate people anxious to get their property repaired and lives back in order. In one instance reported, a consumer unwittingly granted Power of Attorney to their roofing contractor. The roofer then managed to negotiate the insurance transaction and pocket the consumer’s insurance proceeds without doing the work.

“I strongly urge homeowners who are attempting to recover from this weekend’s storms to do their homework before hiring a contractor,” said Ohio Attorney General Richard Cordray. “My office receives thousands of complaints annually from consumers who are targeted by shady contractors. Ohioans who suspect that they have been conned by a fly-by-night contractor should contact my office immediately at 1-800-282-0515 or through www.SpeakOutOhio.gov.”

Tips to Ohio consumers on how to avoid becoming a victim of contractor fraud:

- Ask for ID-do not allow entry to any person who is not willing to provide proper identification.
- Safeguard personal information. Social Security and bank account numbers are not required by inspectors.
- Contact your insurance company to verify benefits immediately after a disaster and so they can send an adjuster to assess any potential damage you may have incurred.

- Obtain a list of reputable contractors from your insurance carrier, the Better Business Bureau or a specialized consumer organization.
- Do not allow a contractor to inspect your property when you are not home.
- If you give contractors permission to inspect your property, personally watch them conduct the inspection.
- Contact multiple contractors and obtain more than one estimate.
- Request references from contractors and contact the references to verify work was completed timely and to satisfaction.
- Obtain in writing the terms and conditions of the project.
- Avoid signing a contract until the document is reviewed fully and/or discuss the terms of the contract with a legal representative or a trusted adviser.
- Avoid signing a contract that has not been completed fully.
- Pay contractor by check or credit card, rather than in cash.
- Never sign your insurance check to a contractor. Instead, arrange for a certificate of completion with your bank.
- Refrain from paying a contractor in full, or signing a completion certificate, until all work has been finished.
- Do not provide the contractor with your personal information, such as your social security number.

Ohioans who feel they are a victim of contractor fraud are encouraged to contact the Department's Fraud and Enforcement division by calling **1-800-686-1527**.

The Department recently launched ***Take Action: Protect Yourself from Fraud***, a new initiative that educates consumers about fraudulent practices in the areas of insurance and investment fraud. Ohioans can visit www.takeaction.ohio.gov to read or order the Take Action Consumer Guide to stay informed on the latest fraud news and alerts. If you would like to request a speaker, e-mail the program coordinator, Dottie Howe at takeaction@ins.state.oh.us.

Ohio consumers with questions and concerns about their insurance can call the Department's consumer hotline at **1-800-686-1526**. Free information can also be obtained at www.insurance.ohio.gov.

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