

YourFLVoice

Insight from Your Insurance Consumer Advocate



Did You Know – Tips to Avoid Contractor Fraud

Thankfully, Tropical Storm Fred has passed and did not have as severe of an impact as it could have had on the state. It's important for both Floridians in the recovery phase and those who were not impacted, to beware of contractor fraud. While contractors play an integral role in the repair and replacement process, unfortunately, some take advantage of unsuspecting homeowners. Contractor fraud is a leading type of insurance fraud and contributes to increased insurance rates for all policyholders. If you have a mortgage, your payments may increase due to the increased cost of insurance.

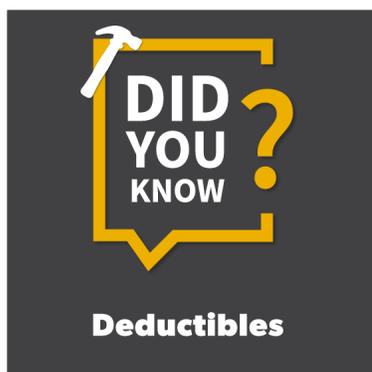
Conducting research and being knowledgeable before engaging with a contractor can assist you in weeding out scam artists to ensure you're working with a legitimate, licensed contractor.

DID YOU KNOW...



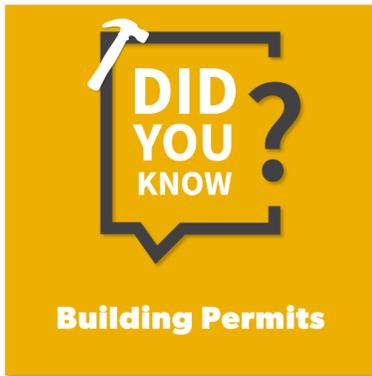
You don't have to sign over your insurance rights to get repairs done.

If a contractor pressures you to sign an Assignment of Benefits or does not give you the opportunity to review a contract before signing, you may wish to consider another professional. You should never feel pressured to sign documents.



Waiving an insurance deductible or offering services at no charge for filing an insurance claim is illegal in Florida.

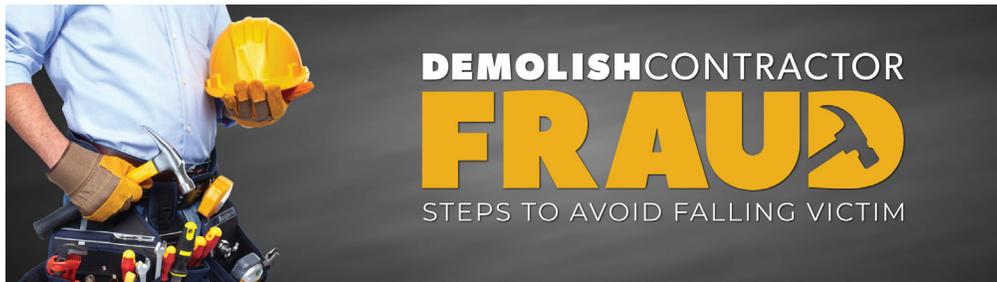
You are responsible for the deductible amount listed on your insurance policy, as this is a contract between you and the insurance company. If a contractor states that they can repair your home without you paying a deductible, beware! Find another professional.



A building permit is required to have certain repairs completed.

Check with your county's building department to determine which repairs require a permit. Be sure your contractor pulls the appropriate permit and has the proper inspections completed.

Let's work together and all do our part to combat contractor fraud.



For more tips, visit

www.MyFloridaCFO.com/Division/ICA/Demolish

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