



TIPS TO AVOID CONTRACTOR FRAUD



Work with your insurance company to get an **accurate damage estimate and references** for a reliable contractor



Work only with known **licensed and insured** contractors



Get an estimate from more than one contractor



Get **everything in writing**, including cost, work to be done, time schedule, guarantees and payment schedule



Require **references** and check them out



Ask to see the salesperson's **driver's license** and write down the number and the license plate number



Never pay a contractor in **cash** or in full until the job is complete



Never sign a **contract** with any blanks or sign a completion certificate until the work is completed