

20 Tips to avoid being a Victim of the fraudster!

Be prepared with your Disaster Ready Kit

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DISASTER READY - PART 2

1. Make a list ahead of time of all critical contact information like hospital facility, doctors, and critical medical information about yourself. Include all your insurance information.
2. Have copies of critical documents, that you may need in order file a claim in case your house, car, or family member needs their insurance information. Have copies of all your policy information readily available.
3. Take inventory of the contents inside your home. Use video and photographs to show as proof. You may need them later to prove what you had inside your house in case of a total loss.
4. Identify items you may need for basic living requirements, like water, food, spare clothing and gas.
5. When a disaster occurs...don't panic! You have your Disaster Ready Kit with a methodical plan of what you need accomplish first. You have rehearsed it, and you are Ready to follow it.
6. After the disaster be watchful of looters. Don't let unfamiliar people in your home.
7. Watch out for the door-to-door repairman, who appears out of nowhere offering their services. Always ask for identification from anyone offering any kind of services.
8. Insurance adjusters will **always** have identification and do not charge a fee to inspect your home. Insurance adjusters will not ask for cash or a check.
9. Never pay for any repair job in advance. Many will ask for cash up front. Once you pay them they will not show up. Others may start the job, but never finish.
10. Set up a system where you can be guaranteed the job will get done. Document everything in a formal contract with a completion date.

11. Use a reputable company that specializes in disaster restoration. These companies have insurance and guarantee their work.
12. Be sure you fully understand what needs to be repaired and within the building code specifications. Non reputable companies make repairs with subpar building materials.
13. Never fall for the “get something fixed for free” scheme, or get talked into damaging your home even if it was not damaged in order to get it replaced, like a new roof. Crime does not pay, and it is not worth it.
14. Obtain multiple estimates, and identified preferred vendors from the insurance carrier.
15. Do not sign any blank contracts. Go over your repair contracts with your carrier to make sure they will pay for the repairs within your policy.
16. Get everything in writing, and don't let your contractor talk you into anything you are not comfortable with. Go over all repairs with your insurance carrier.
17. Let your insurance carrier be your guide, and do not let the contractor interpret the policy language of your insurance. Be sure to follow the necessary stages, and steps required by your insurance carrier. Obtain appropriate inspections.
18. Preferred reputable vendors who already work with insurance carriers will have established relationships with the carriers. This will ease your stress and get your repairs done faster.
19. Let the preferred vendor of the carrier help you get your speedy repairs done right, and your claim paid quicker.
20. Remember that going through a disaster doesn't mean you can't have your house back to normal in a short time span, and saying those wonderful words. “Home Sweet Home”

Being proactive not reactive, will not only help you survive but thrive after a disaster. Remember that reporting fraud will stop the fraudster from victimizing you, and your community. No one needs to be victimized twice. The fraud dog knows reputable vendors who will work closely with insurance carriers to get you where you need to be, back on your feet, and back to normal. Remember that no one can victimize you, if you are alert, prepared, and follow your Disaster Ready plan. You and your family's safety comes first, so be prepared.

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