



Office of
Jason Crowell State
Senator

The Crowell Connection



Senator Jason Crowell – Serving Bollinger, Cape Girardeau, Madison, Mississippi, Perry, and Scott Counties.

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Beware of Scams

Some Look to Take Advantage of those Affected by Floods

This week we are still dealing with the devastating effects of the recent flooding. As the waters recede, many will be returning to homes and businesses that have been damaged or destroyed. The vast majority of the contractors working in our state are hard-working and honest individuals. Unfortunately, there are some who want to take advantage of people in crisis, and I want to make sure that you are not scammed by home repair and restoration businesses looking to prey on those anxious to get their homes back to normal.



The Missouri Department of Insurance, Financial Institutions and Professional Registration is warning that some businesses might use the disaster to offer services at inflated prices or take money without completing the work they were paid to do. By making sure that the company you use to complete any work on your home is reputable, your insurance claim will

be handled fairly and accurately. You can get a good idea of what home repairs should cost from their insurance companies' estimates. A noticeable low estimate could indicate poor workmanship or quality and high estimates could mean the company is inflating prices

unreasonably.

Many flood insurance policies are written through the National Flood Insurance Program, which is administered by the Federal Emergency Management Agency (FEMA). Insurance companies sell and service policies through an arrangement with FEMA. In order to make sure you're not being taken advantage of, make sure to:



- Ask contractors for proof of insurance. Be sure the contractor has both disability and workers' compensation insurance. If a contractor is uninsured, you may be liable for accidents on your property.
- Ask for a written estimate and check to make sure it includes everything you expect the contractor to do, as well as taxes and any other fees. Some contractors charge for an estimate, which is understandable because they are very busy after a disaster.
- Ask for a written contract and never sign a blank contract. The contract should include all tasks to be performed, all associated costs, payment schedule and who is responsible for applying for necessary permits and licenses. Also ask for a written guarantee.
- Legitimate contractors and other service providers normally do not require more than one-third as a down payment. Don't give anyone an advance payment in cash—pay by check—and make sure your payment schedule is clearly spelled out in your contract.
- Be suspicious of anyone who offers to increase the amount of your disaster damage assessment.
- A common scam occurs when a person poses as an inspector or loss verifier of flood-damaged property. Some of these "inspectors" charge a fee for what they do. Some may have official-looking identification that they use to get inside residents'

property.

- If you have trouble or questions about your flood insurance, contact FEMA at 1-800-427-4661.

It will take the work of many dedicated individuals to get our community back to normal, and I know we will succeed. I will work hard to make sure that assistance is available and will continue to keep you informed.

Contact Me

As always, I appreciate hearing your comments, opinions and concerns. Please feel free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: jcrowell@senate.mo.gov or visit me on the web at <http://www.senate.mo.gov/crowell>.

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