



NEWS RELEASE

For Immediate Release

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Be cautious when selecting your repair contractors

Raleigh, NC – October 20, 2016 – As citizens continue recovering after Hurricane Matthew, The Insurance Federation of North Carolina (IFNC) offers advice on how to protect yourself against repair scams and subpar work.

After natural disasters, repair professionals often go door-to-door in communities that have sustained damage, and offer clean up and/or construction and repair services. While most of these businesses are reputable, some are not. Scammers may attempt to defraud innocent victims by either pocketing a down payment, but never performing or completing the work, or by using inferior materials which degrade the quality of work.

“Insurance companies are there to help the policyholders recover quickly from losses,” said Russ Dubisky, spokesman for the IFNC. “However, it is equally important that the policyholder be satisfied with the quality of repairs and service.”

Homeowners who experienced damage are encouraged to contact their insurance company to begin the claims process and use caution when selecting a contractor. No one should be pressured into signing a contract with a particular company. As with any repair, you have the right to choose who makes your repairs.

Here are some other tips:

- Make temporary repairs yourself if possible. Keep receipts for materials purchased to file with your insurance company.
- Take your time in choosing a repair contractor. Contact more than one company and get written estimates for the proposed job.
- Investigate the performance of any repair contractor you consider hiring. Contact the North Carolina Licensing Board for General Contractors to verify the contractor is licensed to do business in this state. The Better Business Bureau may also be a helpful resource.
- Don’t pay a deposit upfront until you have checked the company thoroughly, and have a written contract.

- Do not allow a contractor to inspect your roof or other parts of your property unless you requested it.
- Talk to your insurance company about the damage claim. A contractor cannot speak on behalf of you insurer, or know the details of your policy.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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