



National Insurance Crime Bureau

NICB recommends reviewing the following tips before hiring a contractor for services:

- Be wary of anyone knocking on your door offering unsolicited repairs to your home.
- Be suspicious of contractors who try to rush you, especially on non-emergency or temporary repairs.
- Be on the lookout for change order fraud, which can happen when a corrupt contractor submits fraudulent change orders to increase the work price or extend a contract without your permission.
- Be selective in choosing a contractor. Consider recommendations from trustworthy sources, such as family, friends, and neighbors, or search online.
- Get at least three written estimates for the work and compare bids. Check credentials with the Better Business Bureau or state attorney general's office to see if the contractors have any outstanding complaints.
- Always have a written, detailed contract that clearly states everything the contractor will do, including prices for labor and materials, clean-up procedures, and estimated start and finish dates.
- Never sign a contract with blank spaces. A crooked contractor could alter after they receive your signature.
- Never pay for work upfront. Always inspect the work and make sure you're satisfied before you pay. Most contractors will require a reasonable down payment to start but do not pay anything until you have a written contract.
- Avoid paying with cash; use a check or credit card instead. This creates a record of your payments to the contractor.