

Storm Dangers: More Than Just Wind and Flood

Disaster Fraud: Why it Matters

During a catastrophe, high wind and floods aren't the only things to watch out for. Customers can quickly become victims of fraud schemes that could leave them, once again, victimized.

Finding Honest Contractors

Westfield Property Catastrophe Claims Manager, Jason Metsker says, "Aside from witnessing the destruction, the toughest thing about responding to a catastrophe is finding contractors. Our goal is to help our customers restore their lives as quickly as possible, but it becomes difficult when there just aren't enough contractors to do the work."

Not having enough contractors increases the risk of dishonest, fraudulent contractors coming into the area.

Contractor Red Flags

THE DOOR-TO-DOOR SALESMAN

This contractor makes cold calls soon after the storm.

THE MAGICIAN

This contractor disappears after you pay for work he has not completed.

THE DESTRUCTION WORKER

This contractor causes more harm than good to your property.

THE FAST TALKER

This contractor has you sign over the insurance check to them.

THE BAD INFLUENCE

This contractor acts like they want to "help you out" by being dishonest with your insurance company about the cost.

THE SHODDY CRAFTSMAN

This contractor uses sub-par materials to save money and increase profits, and/or perform work that is not up to code.

Avoiding Disaster Fraud

TRUST YOUR INSURANCE COMPANY

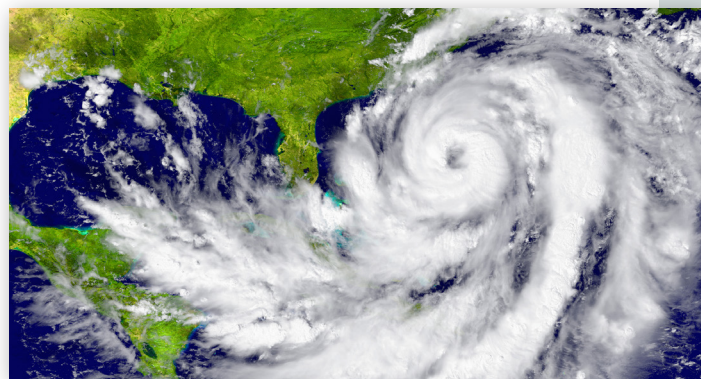
- Call your insurance company before hiring a contractor.
- Don't let the contractor interpret your insurance policy or convince you not to call your insurance company.

DO YOUR DUE DILIGENCE

- Use your insurance carrier's preferred contractor program. Westfield maintains a list/database of pre-screened and thoroughly vetted contractors.
- Only work with licensed contractors.
- Require references.
- Get multiple estimates.
- Request to see a contractor's driver's license and write down their license plate number.
- Ask contractor for a physical business location and permanent phone number.

PROTECT YOUR ASSETS

- Get everything in writing including cost, work and schedule.
- Never pay a contractor in full or sign a completion certificate until the work is completed.
- Do not make full payments before the work is complete.



NICB Fraud Hotline & Form: nicb.org/speak_up
Westfield Fraud Hotline: **800-654-6482**

References:

www.nicb.org/ | www.iii.org/

Fraud Facts

A fraud task force set up after Hurricane Katrina received and screened **more than 26,000** fraud companies' complaints and referred more than 17,000 of those to law enforcement for investigation.

The insurance industry estimates fraud at **about 10 percent** of the property/casualty insurance industry's incurred losses and loss adjustment expenses each year.

Property/casualty fraud amounts to about **\$34 billion a year**, according to industry estimates.



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