

When Disaster Strikes



ReBUILD
with **TRUST**



Better Business Bureau®
bbb.org | 919.277.4222

GENERAL ADVICE FOR DISASTER SURVIVORS

Natural disasters like tornadoes, hurricanes, floods, fires, severe hail and snow storms can bring out the best in people. Unfortunately, crises also brings out people who choose to take advantage of the survivors. Do not rush to make repairs or settle insurance claims right away.

When looking for contractors to make damage repairs, working with insurance adjusters, seeking aid from charities or making charitable donations to help the survivors, Better Business Bureau® recommends that homeowners, businesses and donors start their search with BBB® and Start With Trust®.

BE AWARE AND BE PREPARED FOR:



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QUALITIES OF TRUSTWORTHY BUSINESSES

Trust takes years to build and it can be lost in a minute. Trust is necessary for repeated, sustainable success. BBB's Standards for Trust summarize the important elements of creating and maintaining trust in business.

A trustworthy business will:



Build Trust Establish and maintain a positive track record in the marketplace.

Advertise Honestly Adhere to established standards of advertising and selling.

Tell the Truth Honestly represent products and services, including clear and adequate disclosures of all material terms.

Be Transparent Openly identify the nature, location, and ownership of the business and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy.

Honor Promises Abide by all written agreements and verbal representations.

Be Responsive Address marketplace disputes quickly, professionally and in good faith.

Safeguard Privacy Protect any data collected against mishandling and fraud, collect personal information only as needed and respect the preferences of consumers regarding the use of their information.

Embody Integrity Approach all business dealings, marketplace transactions and commitments with integrity.



Find trustworthy businesses before beginning damage repair.

Beware of any service provider who uses high pressure sales tactics, requires full payment upfront or asks you to get the necessary permits. In addition to offering Business Profiles on tens of thousands of contractors across the U.S., you can also rely on BBB's Accredited Business Locator at **bbb.org** to find trustworthy service providers in your area. BBB Accreditation Standards require that BBB Accredited Businesses adhere to a strict code of business practices and make a good faith effort to resolve disputes.

Find trustworthy charities when aiding or seeking assistance.

BBB urges donors to make sure their donations will go to legitimate and reputable charities and relief efforts that have the capability to help those in need. Be cautious when relying on third-party recommendations such as bloggers or other websites, as they might not have fully researched the listed relief organizations. Interested donors should visit: **bbb.org/charity**, for nationally approved charities or **bbb.org**, for locally approved charities to verify that the organization is accredited by BBB and meets its 20 Standards for Charity Accountability.



Disaster survivors should never feel forced to make a hasty decision or to choose an unknown service provider!

HIRE A CONTRACTOR YOU CAN TRUST

Before beginning repairs, check the personal liability section of your homeowners policy for specifics regarding injuries on your property or call your insurance company. Policies vary widely. Typically, major injuries aren't well-covered.

Instead of relying on your homeowners insurance for protection, make certain your contractor is **bonded, licensed** and **insured** and has documentation to prove that they have these three important credentials.



If a contractor is **bonded**, it means that you are financially protected if the contractor does not complete the job or it is completed poorly. **Insurance** covers any liability claims that may arise during a project, and you will not be held responsible for any injuries or damages.



When contractors claim to be insured, you should check that their insurance covers:


1. Any bodily injury or property damage the company causes to you, your family and your property.
2. Workman's compensation for injuries contractors cause to themselves or their employees. Not all states require this for small contractors, so ask your contractor to provide you with a **Certificate of Insurance** and phone numbers you can call for verification that their policy is in effect, and it is in the name of the company you are hiring.
3. Accidents involving the contractor's own equipment, such as falling off a ladder. (Contractors using your ladder could claim it was your faulty equipment, not their clumsiness. This could lead to an insurance battle and a lawsuit. Don't provide your contractor with anything of your own to use on the job.)


WATCH OUT FOR TRAVELING CONTRACTORS


BBB warns property owners affected by disasters, to beware of “travelers”—out-of-town contractors soliciting your business. They may use high pressure sales tactics, require full payment upfront or require you to get the necessary permits. Although not all “travelers” are scammers, they may lack the proper licensing for your area, offer quick fixes or make big promises they can’t deliver.





After determining what your insurance provides and what local and state disaster assistance is available, BBB offers the following tips to help you recover from a natural disaster:


 **Do your research.** Find businesses in your area you can trust at [bbb.org](https://www.bbb.org). BBB has Business Profiles on thousands of contractors. Check your state’s government agency responsible for registering and/or licensing contractors.


 **Resist high-pressure sales.** Some traveling contractors use tactics such as the “good deal” you’ll get only if you hire the contractor on the spot. Be pro-active in selecting a contractor and not re-active to sales calls or door-to-door pitches. Disaster survivors should never feel forced to make a hasty decision or to choose an unknown contractor.


 **Be especially careful of door-to-door contractors.** Many municipalities require a solicitation permit if sales people go door-to-door. Ask for identification. Check their vehicle for a business name, phone number, and license plates for your state.

 **Conduct at least three interviews.** Allow a full hour for each interview. Make absolutely certain that the company has a physical location in your area, and you know where the company is headquartered. Also, get quotes in writing. Don't accept estimates over the phone and be wary of very low estimates, which could set up a "bait and switch" tactic.

 **Know your rights and responsibilities.** Check to make sure any contractors you are considering hiring are properly licensed and have up-to-date workers compensation and liability insurance that covers falls and injuries to their contractors on your property. Be aware that if you hire an uninsured and unlicensed contractor and a serious injury were to occur to the contractor, you, as the person that hired them, could potentially be liable for paying the contractors' compensation benefits.

 **Don't pay for the job in advance.** Be wary of any contractor who demands full payment upfront. Insist that payments be made to the company, not an individual and pay by credit card, if possible; you may have additional protection if there's a problem.

 **Get a written contract.** Make sure it specifies the price, the work to be done and who will do it, the amount of liability insurance coverage maintained by the contractor and a time frame. Require a copy of their current certificate of insurance and verify it's in effect. Also, watch out for contractors who ask homeowners to sign an estimate that is actually a contract. This is a deceptive way to get the consumer to hire a company without realizing it.

 **Be wary regarding places you can't see.** While most contractors abide by the law, be careful allowing someone you do not know to inspect your property. An unethical contractor may actually create damage to get work. The same goes for attics, crawl spaces, ducts, and other places you cannot easily access or see for yourself.



INSURANCE CLAIM TIPS





If you have been scammed by a fraudulent contractor, besides lost money, you face the possibility of insurance claim denial or accusations of insurance fraud.

In order to take charge of your situation, it is important that you fully understand your rights and responsibilities. Recognize that you may be emotionally distressed, so have a trusted friend or family member assist you.

If your insurance policy has been lost or destroyed or if you are confused about the policy benefits or exclusions, contact your insurance company to find out what coverages you have and request a copy of the policy.

BBB offers the following tips when dealing with insurance after a disaster strikes:

 **Contact your insurance company immediately.** Not only does this get the ball rolling on the claims process, but you might be eligible for loss-of-use benefits which means you could be reimbursed for hotel costs, food, and other living expenses while your house is unlivable. Be sure to document all conversations with your insurance company or their adjuster and get any promises for reimbursements in writing. Be sure to retain all receipts.

 **Beware of contractors who claim to be insurance claim specialists.** Be sure you have thoroughly checked out your contractor before you permit them to deal directly with your insurance company and seek approval of repairs for you. Unscrupulous businesses have tricked consumers into signing a work estimate without reading the fine print which commits you to automatically contract with their business if your insurance claim is approved.



Document the damage to your property and possessions thoroughly.

Take pictures or video if possible. Go from room to room and create a detailed account of your belongings, **if it is safe to do so**. It is possible that people will not be allowed near their property until the area has been secured by emergency responders and local authorities. Keep all your receipts spent on supplies and living expenses for future reimbursement.



Make any temporary repairs to limit further damage to your home or business.

You may be liable for damage that occurs after a storm has passed, so make temporary repairs, such as boarding up broken windows or throwing a tarp over a leaky roof. Beware of contractors who may try to offer these services for exorbitant fees. Be sure to get quotes in writing in advance or seek out volunteer groups in your area that may be offering assistance for free.



Do not make any permanent repairs until you get approval from your insurance company.

Make sure you understand how your insurance company will reimburse your repair costs. Your insurer might not fully reimburse you for repairs made without their authorization.



Do not hand over an insurance check to a contractor for repairs prior to work being started.

Never give more than one-third of the job price up front and make sure that your insurance company has approved all repairs before your final payment is given to the contractor.





You may qualify for additional assistance when insurance doesn't cover all of your losses. Check with the Federal Emergency Management Agency at [fema.gov](https://www.fema.gov) for more information.


CHARITABLE DONATION REQUESTS


BBB offers the following tips to help people decide where to direct donations to assist survivors of a disaster and their families, and how survivors can find reliable charities for aid:





 **Be cautious when giving online.** Be careful about online giving, especially in response to spam messages and emails that claim to link to a relief organization. If you are seeking to make a donation to a charitable organization involved in relief efforts, go directly to the charity's website.

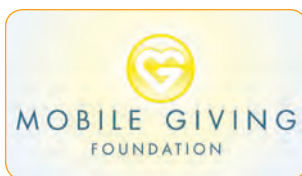
 **Rely on expert opinion when it comes to evaluating a charity.** Be careful when relying on third-party recommendations from bloggers or other websites, as they might not have fully researched the listed relief organizations. Verify with your local and state agency that a charity is required to be registered and check with BBB at bbb.org or give.org.


 **If a charity claims that 100 percent of donations will assist the victims, do your research to verify that assertion.** For donations given to help the victims impacted by a specific disaster, some charities do give 100% of the collected funds to the relief effort. They are able to do this by using other resources allocated in their budget to pay the fundraising and administrative expenses incurred in an emergency fund raising effort. Check BBB's Wise Giving Alliance at give.org or your BBB at bbb.org to make sure the charity is legitimate and its claim is true.

 **Verify if the charity has an on-the-ground presence in the impacted areas.** See if the charity's website clearly describes what they can do to address immediate needs. Watch out for charities that don't already have staff in the affected areas as they may not be able to provide assistance quickly.

 **Verify if the charity is providing direct aid or has hired "middlemen" to solicit donations.** Some organizations hire middlemen/professional fundraisers, and a large portion of the donations is used to pay the solicitor's salary. BBB advises that you give your contributions directly to charities that have a presence in the region and not make a pledge to a telemarketer who claims to be collecting on behalf of a charity. At a minimum, check out the ultimate recipients of these donations to ensure the organizations are equipped to effectively provide aid.

 **Verify charities that you want to contact for help or contribute to via your mobile device.** Official mobile giving campaigns in support of emergency relief efforts are restricted to qualified campaigns and can be verified by visiting mobilegiving.org. It works with the wireless operators to ensure that mobile giving campaigns for emergency relief efforts adopt caution before launching fundraising efforts.



 **Gifts of clothing, food or other in-kind donations are not as manageable for relief workers as cash donations.** In-kind drives for food and clothing, while well intentioned, may not necessarily be the quickest way to help those in need - unless the organization has the staff and infrastructure to be able to properly distribute such aid. Ask the charity about their transportation and distribution plans, and find out what is their greatest need. Be wary of those who are not experienced in disaster relief assistance.



WARNING SIGNS OF A CHARITY SCAM

Avoid any charity or fundraiser that:

- refuses to provide written information about its identity and how the donation will be used
- will not provide proof that a contribution is tax deductible
- uses a name that closely resembles that of a better-known, reputable organization
- asks for bank account or credit card information before you agree to contribute
- uses high-pressure tactics to secure a donation
- asks for donations in cash

BE AWARE OF ONLINE CROWDFUNDING FRAUD

For many people, it's a natural instinct to want to help financially after a tragedy or natural disaster. BBB advises that you watch out for online fundraising solicitations through crowdfunding websites with links on social media or in your email — a variety of opportunities to give to survivors, victims' families and related causes. Most of them are well-meaning but, unfortunately, others are not.



Some crowdfunding sites do very little vetting of individuals who decide to post for assistance after a tragedy or a disaster, and it is often difficult for donors to verify the trustworthiness of crowdfunding requests for support. Be aware that people with good intentions but with no experience in managing charitable donations are on crowdfunding sites. Additionally, there are scammers seeking to take advantage of high public sympathy by setting up crowdfunding projects that may have no official connection to any charitable organization and may be using names and photos of victims without the families' permission.

The largest online fundraising platform is GoFundMe, a BBB Accredited Business. In the wake of natural disasters and tragedies, GoFundMe reminds donors that they are monitoring campaigns and that their GoFundMe Guarantee helps protect donations to make sure funds go to the right place. If funds are misused, they will refund affected donations.



If you have a question or want to know more about a campaign before you donate, reach out to the GoFundMe team at support.gofundme.com. To contact the campaign organizer, just click on the envelope next to the campaign organizer's name on the campaign page. There is also a link on each campaign page to "Report Campaign" if you do not get answers to a question or have other concerns.



GoFundMe has created centralized hubs of campaigns for specific causes. If you are responding to a major disaster or tragedy, look to see if your campaign is listed on a hub page. Whether you are giving to an established charity or through a personal appeal, you can also find tips for safe giving at BBB's Wise Giving Alliance at give.org

Give.org
BBB WISE GIVING ALLIANCE

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ABOUT BETTER BUSINESS BUREAU (BBB)

For more than 100 years, BBB has helped people find and recommend businesses, brands and charities they can trust. BBB is dedicated to fostering honest and responsive relationships between businesses and consumers—instilling consumer confidence and advancing a trustworthy marketplace for all.



BBB Accredited Businesses must meet BBB's Standards for Trust. They have pledged to support the objectives and standards of fair advertising and ethical business practices.



START WITH TRUST® and **START WITH BBB** when searching for reliable service providers, products and charities.



BBB's Mission is to be the leader in advancing marketplace trust.

BBB's Vision is an ethical marketplace where buyers and sellers trust each other.

IMPORTANT ORGANIZATIONS



Better Business Bureau of Eastern NC

bbb.org
919-277-4222



North Carolina Emergency Management

ncdps.gov/ncem
1-800-858-0368



North Carolina Department of Transportation

ncdot.gov
1-877-368-4968



North Carolina Attorney General

ncdoj.gov
1-877-566-7226



North Carolina Board of Licensing

(general contractors)
nclbgc.org
919-571-4183



Federal Emergency Mangement Agency

fema.gov
1-800-621-3362



American Red Cross

redcross.org
1-800-733-2767



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