

# **Attorney General Raoul Warns Residents To Be On Alert For Storm-Related Repair Scams**

December 14 2021 1:11 PM



CHICAGO –Following fatal storms in southern and central Illinois Friday night, Attorney General Kwame Raoul today warned residents to be on alert for scammers looking to exploit homeowners and business owners who may be in need of repairs from storm-related damage.

After severe storms and tornadoes resulted in several fatalities in Edwardsville, Illinois, and damaged communities throughout the state, Gov. JB Pritzker issued a state disaster proclamation for 28 counties and activated the State Emergency Operations Center (SEOC) to provide assistance in affected areas. Raoul cautioned residents that scammers often move quickly into communities to take advantage of people with damage to their homes or businesses. Raoul noted these “storm chasers” use the opportunity to pressure people into making quick and often expensive decisions about cleanup and construction work. Raoul also warned residents that scam artists may be operating as public adjusters who offer “free” inspections to submit a claim to property owners’ insurance companies.

“While communities impacted by the weekend’s storms take stock and grieve all that was lost, residents should be aware that scammers are already devising ways to profit off the devastation,” Raoul said. “As residents and business owners look toward recovering and rebuilding after this tragedy, I urge them to take steps to protect against fraud by exercising caution before hiring contractors they do not know, particularly those soliciting door to door.”

Raoul said general contractors are not required by state law to be licensed, but municipalities may require permits or have other local requirements. Home and business owners should check with their local governments for more information about permits or other local requirements before hiring anyone. Public adjusters must be licensed by the Illinois Department of Insurance (DOI), and roofers must be licensed by the Illinois Department of Financial and Professional Regulation (IDFPR).

“No one trying to recover and rebuild from a tragedy should also have to worry about falling victim to scammers,” said Mario Treto, Jr., Acting Secretary of the Illinois Department of Financial and Professional Regulation. “We strongly encourage anyone looking to hire a roofing contractor first verify they’re licensed with IDFPR by using the [License Lookup tool on the Department's website](#).”

Raoul offered the following tips to help families and businesses avoid dishonest contractors:

- Be wary of contractors who go door to door to offer repair services or “free” inspections. Ask for recommendations from people you know and trust and, whenever possible, use established local contractors.

- Visit the Better Business Bureau's [St. Louis](#), [Central Illinois](#), [Quad Cities](#) or [Chicago websites](#) to see if a business is a member and whether any complaints have been lodged against it.
- Even if there is a need to act quickly, shop around. Get written estimates from multiple contractors, and don't be rushed into a deal.
- Get all of the terms of a contract in writing, and obtain a copy of the signed contract.
- Never make full payment until all the work has been completed to your satisfaction.
- Never pay in cash.
- Be aware that you have the right to cancel a contract within three business days if you signed it based on the contractor's visit to your home.
- In the case of disaster repair, if your insurance carrier denies coverage, you have the right to cancel the contract within five days of your insurance carrier's denial.
- Be aware that public adjusters do not work for your insurance company and may charge additional fees. If you submit a claim to your insurance company, your insurance company will likely provide an adjuster to review your claim at no additional cost to you.
- If you contract with a public adjuster, pay particular attention to the amount of fees being charged and whether you are obligated to use a specific contractor for repairs.
- Ask to see required state and local permits and licenses. Insurance adjusters and roofers must be licensed by state agencies. It should raise a red flag if the roofer or adjuster does not have a required license, or if the name on the license does not match the name on the business card or truck. Please visit the [IDFPR's website](#) to search for roofing licenses. Visit the [DOI's website](#), or call 866-445-5364 to verify that a public adjuster is licensed and in good standing.

Raoul also reminded consumers that the Illinois Home Repair and Remodeling Act requires contractors to provide customers with written contracts for any repair or remodeling work costing more than \$1,000. A contract must be signed by both the customer and the contractor. The law also requires contractors to carry at least the minimum amounts of insurance for property damage, bodily injury and improper home repair. Contractors also must provide consumers with an informational pamphlet entitled ["Home Repair: Know Your Rights."](#)

Raoul encouraged local residents and business owners to call local law enforcement agencies and his office's Consumer Fraud Hotline (1-800-386-5438 in Chicago, 1-800-243-0618 in Springfield, and 1-800-243-0607 in Carbondale) to report any suspicious activity.