



# Insurance Department

## Spotting Post-Disaster Scams: Protecting Yourself from Fraud

Fraudsters and predatory operators frequently exploit the confusion following a natural disaster to prey on vulnerable property owners. Be on alert for deceptive door-to-door sales pitch tactics, out-of-state "storm chasers," and unverified individuals posing as claims representatives.

### Red Flags to Watch For

- **Uninvited Solicitations at Disaster Scenes:** Be suspicious of anyone arriving unannounced at your home or an evacuation zone offering immediate repairs, debris removal, or rapid claims handling.
- **High-Pressure Tactics & Immediate Signing:** Be cautious of contractors or adjusters who pressure you to immediately sign repair authorizations, fee agreements, or claim representation forms.
- **Promises to Absorb or Waive Your Deductible:** Be wary of any contractor who promises to "waive," "absorb," or "pay" your insurance deductible as an inducement to win your business. This is an unlawful and deceptive practice. Your deductible is your agreed out-of-pocket responsibility under your policy terms.
- **Demands for Full Upfront Payments:** Never pay the full contract balance upfront or sign over an entire insurance claim payout check before work is completed. Legitimate, licensed professionals typically ask for a reasonable down payment for materials to begin, with incremental draws as construction milestones are hit.
- **Blank Spaces in Agreements:** Never execute a contract that has empty lines or missing fields that a dishonest adjuster or contractor could alter after the fact. Insist on a complete contract and keep a copy of it for your records.

### Action Steps to Stay Safe

- **Secure Multiple Written Bids:** Obtain multiple independent, written repair estimates from established local contractors to contrast pricing and project parameters before making a hiring decision.
- **Coordinate Directly with Your Insurance Carrier:** Keep a transparent line of communication open with your insurance claims adjuster. Ensure your contractor's repair bids match up with what your insurer has evaluated and approved before any major work begins.
- **Verify Licenses First:** Use the Utah Insurance Department Licensee Search (<https://insurance.utah.gov/licensee-search/>) to confirm the validity of any public adjuster's license and use the Utah Division of Professional Licensing portal (<https://secure.utah.gov/llv/search/index.html>) to check a repair contractor's operational standing.
- **Report Fraud Immediately:** If you suspect you have been targeted by an insurance scam, report it immediately to the Utah Insurance Department Fraud Division at 801-468-0233 or toll-free at 844-373-0233.