

## AVOIDING SCAMS

While many people seek to help during times of disaster, unfortunately there is also an increased risk for scams and fraud. Watch out for:

- Upfront fees to help you claim services, benefits, or get loans. No government agency charges application fees.
- Con artists posing as government employees, insurance adjusters, law enforcement officials, or bank employees. Confirm credentials by calling the agencies if necessary.
- Organizations with names similar to government agencies or charities.
- Limited time offers. Don't be pressured to make a decision on the spot or to sign anything without having enough time to review it.
- Fake rental listings. If the offer sounds too good to be true or the property owner can't show you the property beforehand, it's a bad sign.

## VEHICLE TIPS

If your car was submerged in at least a foot of standing water for more than an hour, have it checked out by a repair shop. Even if it runs, hidden damage could pose problems later on. If a disaster has left you in need of a new or used automobile, the Tennessee Motor Vehicle Commission urges consumers to be wary of vehicle scams.

- Always buy from a licensed seller. Check a sales person's license at [verify.tn.gov](http://verify.tn.gov) before you buy.
- Do your due diligence before you buy. Research the car's value. Take a test drive and get a vehicle history report at [vehiclehistory.gov](http://vehiclehistory.gov). If purchasing a used car, have an independent mechanic inspect the car.
- Get copies of all paperwork. Don't leave without copies of everything that you signed.

## YOU'RE NOT ALONE. NEITHER ARE WE.

### OTHER COMMUNITY RESOURCES

#### FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)/ NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Call 1-800-621-FEMA (3362) to both register for FEMA disaster assistance or speak to someone in the NFIP call center.

#### U.S. SMALL BUSINESS ADMINISTRATION

Call 1-800-659-2955 (TTY: 1-800-877-8339) or visit [www.sba.gov](http://www.sba.gov) for disaster loan information for businesses, as well as homeowners and renters.

#### BETTER BUSINESS BUREAU

[www.bbb.org](http://www.bbb.org)

BBB of the Mid-South | (901) 759-1300

BBB of Middle Tennessee & Southern Kentucky | (615) 242-4222

BBB of Southeast Tennessee | (423) 266-0396

BBB of Greater East Tennessee | (865) 692-1600

#### TENNESSEE ATTORNEY GENERAL'S OFFICE

(615) 741-3491 | [www.tn.gov/attorneygeneral](http://www.tn.gov/attorneygeneral)

#### TDCI INSURANCE DIVISION

(615) 741-2218 | [www.tn.gov/commerce](http://www.tn.gov/commerce)

#### TENNESSEE BOARD FOR LICENSING CONTRACTORS

(615) 741-8307 | [www.tn.gov/commerce](http://www.tn.gov/commerce)

#### TENNESSEE MOTOR VEHICLE COMMISSION

(615) 741-2711 | [www.tn.gov/commerce](http://www.tn.gov/commerce)

#### TENNESSEE DIVISION OF CONSUMER AFFAIRS

(615) 741-4737 | [www.tn.gov/consumer](http://www.tn.gov/consumer)

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# WHAT NOW?

## Consumer Tools for Recovery After a Disaster



Department of  
Commerce &  
Insurance

Consumer Affairs



## START MOVING FORWARD TODAY

After a disaster, affected consumers must answer dozens of important questions every day. Where do I start? Who can I trust? What happens next? The Tennessee Department of Commerce & Insurance (TDCI) Division of Consumer Affairs, the Better Business Bureau (BBB), and the Tennessee Attorney General's Office want to assist Tennesseans in answering those questions. We're sharing important resources to help consumers focus on rebuilding while avoiding the pitfalls that can cause delays or financial harm.

### ADDRESS FINANCIAL OBLIGATIONS

Once urgent needs such as food, shelter, and safety are met, consider your financial obligations. Contact your insurance company, mortgage lender, credit card company, and other creditors to let them know about your situation. Most of them have ways to help. If you can't live in your home, check with your utility companies to see if you can shut off services such as electric, gas, and cable in order to reduce expenses.

### SIGN UP FOR ASSISTANCE

Registering with the Federal Emergency Management Agency (FEMA) is the first step toward qualifying for disaster assistance, which may include grants to help pay for temporary housing, personal property replacements and other serious disaster-related needs not covered by insurance.

### BE WARY OF PRICE GOUGERS

Look for sudden, dramatic increases in the price of essential goods such as food, fuel, and lodging right before, during, or after a natural disaster. Complaints about price gouging can be filed with the Tennessee Division of Consumer Affairs at [tn.gov/consumer](http://tn.gov/consumer).

### REPORT MISCONDUCT

TDCI licenses many of the professionals who play a role in rebuilding, including contractors, home inspectors, and insurance agents. If you witness unlicensed activity or other potential violations of laws and rules involving our licensees, visit [tn.gov/commerce](http://tn.gov/commerce) to file a complaint.

## FILING INSURANCE CLAIMS

- After a disaster, file your claim as soon as possible. Call your insurance company or agent with your policy number and other relevant information. Your policy may require that you make the notification within a certain time frame.
- Cooperate fully with the insurance company. Ask what documents, forms, and data you will need to file a claim. Keep notes detailing the name of the person you spoke with and the day, time and content of all conversations with insurance companies, creditors and relief agencies.
- Be certain to give your insurance company all the information it needs. Incorrect or incomplete information will only cause a delay in processing your claim.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses.
- Document the disaster by taking photographs or video of any damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with record of any improvements you made prior to the damage.
- Maintain any damaged personal property for the adjuster to inspect.
- Ask the adjuster for an itemized explanation of the claim settlement offer.
- Save all receipts, including those from the temporary repairs covered by your policy.

## HIRING CONTRACTORS

- Before hiring a professional such as a contractor, consumers should first verify that the individual is properly licensed to work in Tennessee by visiting [verify.tn.gov](http://verify.tn.gov) to conduct a license check.
- Ask questions and get references from people you trust. Consider searching the BBB's website for ratings and reviews of contracting and repair companies.
- Avoid high pressure sales tactics urging you to act quickly before signing a contract. Take time to make a good decision.
- Be wary of contractors selling repairs door-to-door, especially when they ask to receive payment upfront or offer deep discounts.
- Get more than one bid and ask for at least three references. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number of the contractor.
- Generally, do not pay more than 1/3 of the cost upfront and make sure you have the terms of the payments to be made in writing.
- If a contractor promises you something, get it in writing.
- Keep a record of your property damage and any repairs made to your property.
- You should also take photos of any repair work you believe was not done correctly.
- If you can't cover all of your expenses, contact your creditors to negotiate a payment plan.
- If you are dealing with a company or person who promises to remove debris from your property, ask them to list the services they will provide in writing. Ensure that your contract provides for you to make an inspection and approve the work before making the final payment.