



**A CONSUMER'S GUIDE
TO RECOVERING FROM DISASTERS**

ATTORNEY GENERAL JOSH HAWLEY

**CONSUMER FRAUD HOTLINE
1-800-392-8222**

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Sadly, there are people who will seek to take advantage of others in times of crisis. Attorney General Josh Hawley wants to make sure you have the knowledge and tools you need to protect yourself from these scam artists and to make good, long-term decisions during this difficult time.

That is why the Attorney General's Office has put together this packet that provides consumer tips following a disaster. In the packet, there is information to arm yourself against those who may seek to take advantage of your situation by attempting to steal your identity, your money, and your trust.

The Attorney General's Office stands ready to serve you during this time. If you have a question, concern, or complaint, contact the office at 1-800-392-8222 or [online](#). Please know that the Attorney General's Office stands with you as you rebuild.

CONTRACTOR SCAMS

Be on the lookout for "storm chasers," these companies follow severe weather and contract with homeowners to provide repair services. Company representatives may go door-to-door in storm-damaged areas posing as recovery experts or contractors specializing in home repairs.

These storm chasers may ask homeowners to sign a contract allowing the company to negotiate with the homeowner's insurance company. The companies generally use high-pressure sales tactics, ask for cash up front, have out-of-state drivers' licenses or plates, are unable to produce local references, and lack proof of workers' compensation insurance. Often, they perform shoddy work and leave the area.

"Storm chasers" strike at the moment when people are most vulnerable, trying to capitalize on the misfortunes of storm victims. The elderly and disabled are particularly at risk because they may be unable to assess the damage to their homes themselves.

Use the following tips to avoid being scammed by storm chasers:

- Solicit at least two written estimates on repairs before choosing a contractor to assess storm damage.
- Be sure to take the time to thoroughly review a repair contract. Check with the Attorney General's Office and/or the Better Business Bureau for complaints and information regarding the company and or individuals representing the company.

- Inquire as to the age of the company and length of time at their current address.
- Make sure your insurance company is working with you to provide the proper estimate and coverage under your policy.
- Ask for insurance and licensing information from the company representative. Make sure the company has the proper work permits before work begins.
- Never pay cash up front before the job is completed. Paying by check or credit card is best.
- Don't pay full price for services you have yet to receive. Make full payment only when the terms of your agreement have been met.
- Always get a phone number and address for the company, and then check it out.
- Consult the company's local references to evaluate past performance.
- If you notice out-of-state plates, logos on vehicles, etc., make note of the information.

PRICE GOUGING

After damaging storms and natural disasters, con artists can take advantage of consumers who are in desperate need of help.

Consumers need to be aware of products that have suddenly seen large increases in price, as that could be considered price gouging, which is illegal in the State of Missouri. Price gouging refers to artificially inflated prices on necessities after a disaster – natural or otherwise.

Missouri law prohibits individuals and businesses from substantially raising their prices for the necessities of life during an emergency. Missouri has seen price gouging after ice storms, hurricanes, floods, and other natural disasters. The types of goods and services covered by the price gouging law include: food, water, gasoline, hotel rooms, kerosene, gas powered generators, and other basic necessities.

Those who violate the price gouging provisions can face penalties of up to \$1,000.00 per violation. The Attorney General's Office is vigilant in enforcing Missouri's law against this type of activity.

Missourians who suspect price gouging or other fraud are urged to [file a complaint](#) with the Attorney General's Office or by calling the Consumer Protection Hotline at 1-800-392-8222.

IDENTITY THEFT

Con artists will sometimes use tragedies such as natural disasters to commit identity theft. Identity theft takes place when someone obtains your personal information (such as date of birth, Social Security number, bank account or credit card account numbers) and uses that information to steal from you. Here are useful tips to protect yourself from identity theft:

- Don't give your Social Security or account numbers unless you initiate the contact.
- Keep your personal information in a secure place.
- Don't share your personal information with anyone you do not trust. Make sure you do not share unnecessary personal information on social networking sites.
- Change your passwords every 60 days and secure them by using a combination of upper case, lower case, numbers, and symbols.
- Order a free copy of your credit report from each of the three credit bureaus every year: Experian, Transunion, and Equifax.
- Watch your billing cycles closely. If a bill is late, check with your creditors to see why it has not arrived. Watch for any unauthorized charges or unexpected account statements.
- Only use a secure connection on the internet when sending credit card numbers or other personal information.
- Stop mail service while you are displaced or forward that mail to another address.
- Contact your bank or credit card company and advise them of the disaster you are experiencing and that you wish to have the bank and/or company's assistance in monitoring accounts for suspicious activity.
- You may discover mail belonging to other people. In that situation, the United States Postal Inspector's Office encourages you to give it to your letter carrier and tell him/her that it is found mail or put the mail with a note stating that it was found and to take it to a post office.

CHARITY FRAUD

Many charitable organizations are stepping up to help those in need. At the same time, however, some people will use this disaster to steal from you rather than raise funds to help others. Here are some tips for making sure your charitable donation goes to help your neighbors:

- Watch out for charities that use names closely resembling legitimate charities.
- Don't be pressured. Give only when you are comfortable with the charity.

- Don't commit over the phone unless you have investigated the legitimacy of the organization.
- Avoid cash donations and make checks payable to the organization, not to an individual.
- Insist on a tax-deductible receipt indicating the amount contributed.
- When in doubt, call the charity and ask them if they are aware of the solicitations being done in their name.
- Do not allow solicitors to enter your home.