



June 6, 2010

*****CONSUMER ALERT*****CONSUMER ALERT*****

**MADIGAN WARNS CENTRAL ILLINOIS RESIDENTS TO REMAIN ALERT
FOR "STORM CHASERS" AFTER TORNADOS AND HEAVY STORMS**

Chicago — Attorney General Lisa Madigan today urged residents of communities impacted by tornados and heavy storms to protect themselves from home repair con artists eager to exploit natural disasters for personal profit.

Madigan warned residents with damaged property that home repair scam artists frequently swoop in after tornados and storms to take advantage of people scrambling to make repairs. Madigan noted that these "storm chasers" try to catch people when they are desperate and pressure them into making a quick, often expensive, decision.

"As residents of LaSalle, Livingston, and Kankakee Counties and other surrounding Central Illinois communities face the daunting task of repairing their homes and businesses, it's critical to be on the lookout for con artists moving into the area to take advantage of people during this very difficult time," Attorney General Madigan said.

The Attorney General's office has sent investigators to the impacted areas to work with local law enforcement and residents. Attorney General Madigan urged consumers to alert both her office and local law enforcement if suspicious storm chasers begin soliciting in the area. She also warned consumers and business owners to take extra caution before contracting to have damaged or destroyed property repaired or rebuilt and not to rush in to contractual agreements or make large down payments.

"Far too often, we see man-made disasters follow natural disasters. Scam artists know how to take advantage of the emotional aftermath of major storms and persuade people to make snap decisions for repairing their home or business," Attorney General Madigan said.

Attorney General Madigan offered the following tips to help protect individuals and companies from being duped by dishonest contractors:

- Call the Attorney General's Consumer Fraud Hotline to check out a contractor and to find out how many consumer complaints, if any, have been filed against a particular business.
- Be wary of contractors who go door-to-door to offer repair services. Home repair con artists are often transients who move quickly into a troubled area. Ask for recommendations from people you know and trust and, whenever possible, use established local contractors.
- Even if there is a need to act quickly, shop around for the best deal. Get written estimates from several 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. Do not pay in cash.
- Be aware that you have the right to cancel within three business days if you sign a contract based on a salesman's visit to your home.
- Ask to see required state or local permits or licenses. Insurance adjusters must be licensed by the Illinois Department of Financial and Professional Regulation, Division of Insurance, and roofers must be licensed by the Division of Professional Regulation.

Attorney General Madigan reminded consumers that the Illinois Home Repair and Remodeling Act requires contractors to furnish 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 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 Consumer Rights."

Attorney General Madigan added that some scam artists even attempt to impersonate government agencies. In recent years, media reports in the wake of major storms and tornadoes indicated that consumers were called by someone falsely claiming to be associated with the Federal Emergency Management Agency (FEMA) and requesting bank account information from the consumer that would assist with the repair of their storm-damaged home.

"Consumers should never give out personal or financial information over the telephone," Attorney General Madigan said. "Legitimate government agencies do not call consumers asking for this information."

For additional information on how to avoid consumer scams, visit www.IllinoisAttorneyGeneral.gov. If consumers suspect storm chasers are attempting to scam residents in their area, Attorney General Madigan urged them to call the Consumer Fraud Hotline:

800-386-5438 (Chicago)

800-243-0618 (Springfield)

800- 243-0607 (Carbondale)

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