



November 19, 2013

MADIGAN WARNS RESIDENTS TO REMAIN ALERT FOR "STORM CHASERS" AFTER TORNADOES & SEVERE STORMS

Attorney General Investigators Assisting Local Law Enforcement to Combat Repair-Related Scams

Springfield — Following devastating tornadoes and severe storms that raced across Illinois on Sunday, Attorney General Lisa Madigan urged residents to be on alert for home repair con artists looking to exploit homeowners and local businesses needing repairs due to storm-related destruction and damage.

Madigan warned of home repair scammers who follow media accounts and quickly move into affected areas to take advantage of people. Madigan noted that these "storm chasers" use the opportunity to pressure people into making impulsive, often expensive, decisions about cleanup and construction work. Madigan encouraged local residents and business owners to call local law enforcement agencies and her office's [Consumer Fraud Hotline](#) (1-800-386-5438) to report any suspicious activity. Investigators with her office, who already have been assisting local authorities in Washington, Ill., since Sunday, will look into complaints received about contractors.

"In the wake of this weekend's devastating storms, communities face a long recovery process," Madigan said. "During this challenging time, I encourage area residents to be cautious and on alert for scammers trying to take advantage of people in need of assistance."

Seven Illinois counties have been declared disaster areas including Champaign, Grundy, LaSalle, Massac, Tazewell, Washington and Woodford counties. Attorney General Madigan recommended verifying that contractors in these areas have all necessary licenses, insurance and permits, and she encouraged taking extra caution before making any decisions to repair or rebuild damaged or destroyed property by avoiding rushing into signing a contract or making an upfront payment.

Madigan offered these additional tips to residents and businesses from being duped by dishonest contractors:

- Be wary of contractors who go door to door to offer repair services. Ask for recommendations from people you know and trust and, whenever possible, use established local contractors.
- Call the Attorney General's [Consumer Fraud Hotline](#) to check out a contractor and to learn if any complaints have been filed against a particular business.
- Even if there is a need to act quickly, shop around for the best deal. 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, you have an additional right to cancel. If your insurance carrier denies coverage, you have the right to cancel the contract within five days of when your insurance carrier denies your coverage.
- Ask to see required state and local permits and licenses. Insurance adjusters and roofers must be licensed by state agencies. If the contractor does not have a required license, or if the name on the license doesn't match the name on the contractor's business card or truck, that should raise a red flag.

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](#)."

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