

How to Choose a Professional Contractor and Avoid Getting Scammed

Have you had fire, water or storm damage to your property? Do you need repairs but aren't sure where to start? Want to avoid being scammed?

With the economy in the shape it is in, more and more construction workers and unqualified people are infiltrating the business of insurance repair. But just because they can do the work or they give you a good price doesn't mean they are your best choice. Now more than ever you need to be vigilant about who you let work on your property.

There are professional contractors who specialize in insurance repair. They deal daily with insurance agents, mortgage companies and customers to ensure thorough work. They are the only ones you should choose to repair your property after a storm damage.

But what are the signs that a contractor is professional? Only a small percentage of contractors are out to scam you, but even those that don't intentionally do you wrong aren't necessarily the right choice because of their inexperience.

The signs that your contractor is professional include:

Identification and Information

A professional contractor will provide you with a business card and other information and marketing materials. If they don't give them to you up front, ask for them. The more information they can give you the better. Business cards, brochures, spec sheets, references, testimonials, and articles written by or about them are all good signs. Also look at the company's website for more information. Is the site professional, informational, complete?

References and Testimonials

Any contractor worth hiring will have plenty of references, referrals and testimonials to provide you with. Check these out. Talk to people who have used them and ask about their satisfaction. But listen carefully. Keep in mind that some people will not be happy no matter how good the work is. If you get eight positive comments and one negative, the odds are that the negative is a rare exception.

Estimates

Reputable contractors write estimates after extensively scoping a job. Pay attention when your contractor comes to give you an estimate. He should take notes and measurements, and he will very rarely give you a quote on site. Once you get the estimate, check to make sure that it is detailed and not just a number scribbled on a sheet of paper. Also, never fall for scare tactics or contractors who try to get you to sign off on a project immediately without allowing you time to make the best decision for you.

Coverage Area

In all but a few cases, the best bet for you is a local contractor with a moderate coverage area. This way you have a contractor who covers a big enough area that they have experience, but also someone that is local and whose office you know where to find. Someone who covers several states or an entire region of the country is generally too big for your needs, unless you need a commercial roof or other large project accomplished.

Limited Time Offers

Construction is not an industry that lends itself to gimmicks. If someone tries to convince you that a price or offer is limited and therefore should be signed off on immediately, it is probably a scam. Professional contractors will provide you with an estimate that is good for a certain amount of time, usually 30 days, to give you time to make a decision. Never sign anything during an initial visit by a contractor.

Guarantees

Everything that you agree to with your contractor should be in writing. Any guarantee or change in work order or price should be in writing and signed off on by you. Never take a contractor's word about a guarantee. Some contractors may be perfectly honest but they may forget about the guarantee they made you. It is good business practice to get everything in writing and a professional contractor will not be offended if you suggest putting something in writing.

Licensed, Bonded and Insured

Never hire a contractor that isn't properly licensed to do the type of work that you need or that is not insured. Contractors do not have to give you this information up front, but professionals will provide you with the information if you ask. A good indicator of the reputation of a contractor is whether or not they are a member of the Better Business Bureau and any other state or local organizations that require them to be licensed and insured before doing business.

These are the major indicators of the professionalism of a contractor. Because every circumstance is different, you may need to disregard some or add other requirements to your list. Also, listen to your gut. If your instincts tell you that a contractor is not reputable, go with that. Better safe than sorry.