**South Dakota** – Vice President South Dakota Region Jessie Schmidt: 605-271-2067 (office) or 605-360-0023 (cell)

**BBB Warning: Take inventory and exercise caution after damaging storms strike**

Thursday’s damaging storms in the region were another painful reminder that severe weather is a constant threat. Our hearts and thoughts are with all those affected.

Unfortunately, storm-chasers are a threat in the immediate aftermath of natural disasters. These fly-by-night opportunists swarm in after the weather has passed, seeking to scam unsuspecting victims in a particularly vulnerable moment.

“There are so many questions to consider following a storm and it can be difficult to know where to begin,” said BBB Regional President and CEO Jim Hegarty. “Natural disasters can certainly bring out the best in people, especially in our communities where help comes quickly from neighbors. But unfortunately, there are also solicitors looking to take advantage of vulnerable victims.

“Scam contractors will likely flock to the areas affected by recent storm damage in the pursuit of a big pay day. Some of these con artists will even attempt to pay contractors or construction companies with strong reputations for the right to use their name.”

Now that a disastrous storm has already hit the heartland, it’s time again for us all to be on guard against them.

**That household inventory you’ve been putting off**

Why not make this the year you finally get around to cataloging your belongings?  The advantage it will give you if you need to tell your insurance company what items were lost to storm damage (or another type of calamity such as a house fire) is huge. Here’s how:

* Use whatever online tools your insurance company can provide. Their resources can make the process much easier. Ask them about it.
* Go through your home, one room at a time, and take smartphone videos and photos of your belongings.
* Look for the most helpful data: serial numbers of appliances and other large items and, if possible, records of what you paid for items. Remember to store that information in a safe place unlikely to get ransacked by the storm.
* Use the cloud or a safely stored thumb drive to save records of these important documents: Last 7 years of IRS tax returns, vehicle records, investment statements, loan and mortgage records, legal items such as wills and trusts, insurance documents, pension plan documents, records of births, deaths, marriages, divorces, military service, and Social Security cards.

**Right after a storm hits**

* Gather evidence of the damage. This means relying on your smartphone to take photos of what’s been harmed and broken.
* Use tarps and plywood to make temporary repairs, as you may be held responsible for any post-storm damage.
* Talk to your insurance company before talking to any contractor or repairperson. If possible, make this a conversation rather than an email. Find out what your policy covers and how much time you have to file the claim. Everything will be easier if you have already made the above-mentioned household inventory when talking with an adjuster.
* Save any storm-related receipts such as living expenses if you must shelter elsewhere.
* Ask if your insurance company recommends a contractor.
* Check out any contractor being considered with the BBB at [bbb.org](https://linkprotect.cudasvc.com/url?a=https%3a%2f%2fu7061146.ct.sendgrid.net%2fls%2fclick%3fupn%3dTeZUXWpUv-2B6TCY38pVLo9h-2BwLG0zx-2FWEJqYLXwIfdIw-3DFMPT_a9jnWMNB4jJb7-2B62nsXIStd6mlwQjl-2BmqsL8UfOZ79KpXXzSxhCnR3XG80gezJtsIK7wmm4O1AF-2F5xClVM9hYxD61EWSSECvxxFfMMPVrmpvNFW-2Bvne9UsGgp7OeFNyCI2L6Km4MU7D5kxH3oKocDLqPlCuCMLay5fmCwUV4SGKST50N9scnTw7Xd1Jt6N4ld7sDoTAU7pQvk57OxifIsPbn9-2FBsDlE0bV19aFykJ5P0wUBLsScMLnOpbHn7n8Pome4QArqMlCLw5CLSxVk692C-2FdpPta-2FwKDNJ3nDtXTgIG5PPD4bVfAQadlCEy3PPCiQqWVf2QRl6ayFFt4qmdHzKkGetmYfDhDKh86MbhWGg-3D&c=E,1,SvlYXRPM_ztLp2YcDvb7x35FuB520h53k_qiTdq_udFPQ6gzox78nfKdQfofeppJq4s47-0FamaazwSDFgQP78MRhC4l2d-XetX0Ms5pnNVJuA,,&typo=1). There you can read their business profile and view their marketplace history.

**When storm chasers come knocking**

Here’s what to remember as you deal with door-to-door repair folks:

* Slow down. Don’t make quick decisions. Just take their card and ignore high-pressure sales tactics.
* Ask questions and lots of them. Are they bonded? Licensed? Insured? Do they have workman’s comp? Where is their office? What’s their phone number? Can they give you references? (And check the references out.)
* Look at their vehicle. Do they have local tags? Is the company name on display?
* Get written quotes. Clearly written, detailed proposals that are broken down into separate line items are a good sign that the contractor is being thorough and has prepared an accurate estimate. They should include the type of material being used, manufacturer and color; the scope of the work being done, including material and labor costs; who is responsible for repairing or replacing exterior landscape or interior finishes that are damaged through the course of the work; payment procedures; and length of warranty and what is covered. Be suspicious of low estimates.
* Read everything on the contract carefully.
* Never sign a contract until you have checked that company at [bbb.org](https://linkprotect.cudasvc.com/url?a=https%3a%2f%2fu7061146.ct.sendgrid.net%2fls%2fclick%3fupn%3dTeZUXWpUv-2B6TCY38pVLo9h-2BwLG0zx-2FWEJqYLXwIfdIw-3Dz9UZ_a9jnWMNB4jJb7-2B62nsXIStd6mlwQjl-2BmqsL8UfOZ79KpXXzSxhCnR3XG80gezJtsIK7wmm4O1AF-2F5xClVM9hYxD61EWSSECvxxFfMMPVrmpvNFW-2Bvne9UsGgp7OeFNyCI2L6Km4MU7D5kxH3oKocDLqPlCuCMLay5fmCwUV4SGKST50N9scnTw7Xd1Jt6N4ld7sDoTAU7pQvk57OxifIsMRxin4cgNO2k-2B60yDv9UyJPXhRyUhhefThJUAjgaDP3II2b7i2niLhJdo3hQ74RJCHbGZBlX7gbaMjbqnSyLJBCy-2FSRxV78k-2BsJHzOhz6Kz9cuEjpUnQov07Arcvl3-2FcHtPQFTdYe7nvNH25VqRbIo-3D&c=E,1,E_hLUZjqwjkZ0QNxeZ366l7MXrXUROcCFCpjzQFpvmuxkJQtI1Ylw5gy6Kc5iWQTpjm-9WunmOEdcCNqGVbZ2vnYLl8ZkKZTdkZaDI6lz65qeKY51yYa-rw,&typo=1).
* Don’t sign over insurance checks to contractors. Get an invoice from the contractor and pay them directly, preferably with a credit card. Don’t sign any documents that give the contractor any rights to your insurance claims. If you have questions, contact your insurance company or agent.

**Beware of scams**

It is also wise to be on the lookout for scammers who are seeking to take advantage of an owner’s haste to repair the damage. Here are a few red flags to be wary of:

• **Door-to-door workers who claim to have leftover materials** - If salespeople go door-to-door, check to see if your community requires them to have solicitation permits and ask for identification. Avoid agreeing to front porch sales pitches. Instead, take your time to research the business before contacting them to pursue further details and agreements.

• **A contractor who shows up unannounced and claims your home is unsafe** - If you are concerned about possible structural damage in your home, have an engineer, architect, or building official inspect it. While most roofing contractors abide by the law, be careful allowing someone you do not know to inspect your roof. An unethical contractor may actually create damage to get work.

• **Never pay in full for all repairs in advance** - Avoid paying with cash and instead use a credit card if possible as it may provide you additional protection if there’s a problem. While many companies may ask for a deposit, BBB suggests that no more than one-third of the job be paid up front. Be sure the contract specifies the schedule for releasing payments to the contractor. The final payment should be made only after the work is complete and all subcontractors have been paid.

• **Businesses without local addresses** - When looking for a reputable business that can help with the cleanup, start by visiting org. If a company doesn't have a permanent place of business, this may be cause for concern. Always ask for references and verify them independently.

**How to prepare for the next storm**

If you haven't been affected by storm damage, you should still prepare in case of future disasters. Here are some simple steps that businesses and homeowners can take to reduce the impact of natural disasters:

• **Take pictures/video of your business or home** as a point of reference in the event of an emergency.

• **Back up critical digital files** on a portable external hard drive and store it away from the office.

• **Properly anchor fuel and propane tanks**, so they don't float away in case of flooding. Also, ensure you keep your fuel levels full ahead of storms.

• **Have copies of your insurance policies on hand** and have an electronic version available.

• **Collect family photos** and other mementos in a centralized and easily accessible area, preferably in a watertight container.

• **Keep medicines together** in a waterproof container.

• **Prepare an emergency kit** with a change of clothes, weather appropriate footwear, flashlight, water, and battery or crank operated radio to monitor the weather without electricity.

• **Discuss your emergency plan with your family**. Designate a "safe place" inside if you have to take shelter and a meeting place outside in case you have to evacuate.

Here’s hoping that the remainder of the storm season this season is calm. But if they hit, don’t double your pain by getting ripped off by a dishonest storm chaser. Get answers to any additional questions by checking with BBB or visiting our website at [BBB.org](https://linkprotect.cudasvc.com/url?a=https%3a%2f%2fu7061146.ct.sendgrid.net%2fls%2fclick%3fupn%3dTeZUXWpUv-2B6TCY38pVLo9h-2BwLG0zx-2FWEJqYLXwIfdIw-3D-Aoq_a9jnWMNB4jJb7-2B62nsXIStd6mlwQjl-2BmqsL8UfOZ79KpXXzSxhCnR3XG80gezJtsIK7wmm4O1AF-2F5xClVM9hYxD61EWSSECvxxFfMMPVrmpvNFW-2Bvne9UsGgp7OeFNyCI2L6Km4MU7D5kxH3oKocDLqPlCuCMLay5fmCwUV4SGKST50N9scnTw7Xd1Jt6N4ld7sDoTAU7pQvk57OxifIsPbLkjwD8ba0Fd73rzAsRW0xvYEB3FUCM93dCcrMzF6WmnqpTLt-2BS2Lei3YKkpig9gdvdg3rGW3hxG09iCb5RNRt2rvaZOeSs8EukjQQ4CvKCmCQfMMP4jR0MV4wv7sFb-2B-2F9Hhox8rfud7MUduzP6ds-3D&c=E,1,bYoLXmsfhy3BHwCO6fYfqrIhHBALS3mLhBOdvDy-zvY1BXNxJwzsFJIoup49QhVAfn0XzHhaVuXZTyQpcBpZE1b2nzTyCgGRFlGLbCfDqCxOx3h0Lg,,&typo=1).