Member FDIC

FIRST FARMERS BANK & TRUST

Contractor Checklist

Contractor Name: ______________________________

Contractor Phone: ______________________________

Contractor Address: ______________________________

Type of Work To Be Done: ______________________________

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Date: ______________ Written Estimate Provided: ______________

Contractor Insurance Company: ______________________________

Agent: ______________ Phone: ______________

Notes: ______________________________

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If your home or business has been damaged by a disaster or a storm, you may be at risk for contractor fraud. Use this checklist as a guide to find a reputable contractor.

Before You Hire

- [ ] Get at least three written estimates or quotes and compare bids.
- [ ] Check Credentials and the Better Business Bureau reviews that cannot be removed.
- [ ] You work with your insurance company. Not your contractor.
- [ ] Never sign over your insurance to a contractor.
- [ ] Never sign any document without reading in full and require copies of all invoices sent to your insurer.

Checklist To Protect You From Contractor Fraud

- [ ] Make sure bids are on company letterhead
- [ ] Do not leave anything out and ask that they include additional costs for items that may need to be added, fixed, or replaced.
- [ ] Ask if they will include who is doing the work, will it be done by themselves or subbed out from a secondary company.
- [ ] Don't give a price range or let any contractor know the amount you received from your insurance claim or your budget.
- [ ] Be cautious if the contractor doesn't want to provide something in writing or seems pushy for a quick decision.
- [ ] Ask your contractor for a copy of their insurance and their license information. This can depends on the nature of the project and your state or local requirements.
- [ ] Are they bonded and insured. Do they have workman's comp insurance for their staff.
- [ ] Obtain at least three references of their work and call those prior customers.