

# **HARTFORD COURANT**

## **Seven Ways Homeowners Can Protect Against Fraud By Contractors**

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These are some good tips from the Washington, D.C.-based Coalition Against Insurance Fraud, a nonprofit alliance of consumers, insurers and government agencies:

Here are seven ways homeowners can protect against fraud by dishonest contractors:

- Ask your insurance company for established contractors;
- Avoid contractors who go door-to-door;
- Have your insurer inspect the damage before work begins;
- Pay by check or credit, but not cash upfront;
- Pay no more than 20 percent upfront;
- Make sure the contractor is licensed -- ask your insurer how to contact the licensing agency;
- Insist on a signed contract before work begins.