



*For Immediate release*

BBB of Northwest North Carolina  
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### **Avoiding Storm Damage Repair Rip-offs**

**Northwest North Carolina, March 12, 2008** — Residents of Northwest North Carolina are advised to take extreme care in selecting companies to repair recent storm related damage. Home improvement professions are always among the BBB's top complaint categories. The construction and remodeling business category alone ranked number 4 in consumer complaints for the past 12 months in Northwest North Carolina.

When selecting a home repair professional to remedy storm related damage, keep the following points in mind:

- Go slow and **do not** be rushed or scared into a decision. Make temporary repairs until permanent plans have been made.
- Contact your insurance company immediately.
- Remember - you have a right to use the company that you want to make repairs.
- Ask for recommendations from friends, family, and other trusted trades people **and then** check them out with the BBB. Reliability reports are available 24-hours a day at the following:
  - BBB Consumer & Business hotline 1-800-777-8348
  - [www.nwnw.bbb.org](http://www.nwnw.bbb.org)
- Get 3 written and detailed estimates, and then compare them. Details should include payment terms, type and brands of materials used, warranty terms, and all other expectations both parties have of each other.
- Ask each company for proof of the following insurance coverage:
  - General liability insurance. Ask for a "*certificate of insurance*". If they don't have it, then you will not be financially protected from any damages caused by the company when repairs are made (unless you make claim on your homeowner's insurance).
  - 3 or more employees and the company **must have** workman's compensation. If the company does not have this coverage, then you may be financially responsible if a worker is injured or killed.
- Use extreme caution when dealing with unknowns such as "door-to-door" and "out-of-state" solicitors offering quality work at great prices.

*If you have other questions, please call the BBB - 1-800-777-8348!*