

Nicole Mahrt-Ganley
916-440-1116
nicole.ganley@pciaa.net

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Is Your Car or Home Damaged by the Montana Hail Storm? Don't be Victimized Twice When Selecting a Repair Contractor

HELENA, MT — With residents around the Billings, Montana area beginning the repair process following the golf ball-sized hail that fell Saturday, the Property Casualty Insurers Association of America (PCI) warns homeowners hiring vendors to be aware that contractor fraud is a real threat and there are few simple steps you can take to protect yourself.

"Insurers and their claims adjusters are on hand to help residents file their claims and get the recovery process started for both homes and cars hit by the recent storm," said Melanie Smith, PCI regional manager. "However, too often shady roofing contractors, are also making the rounds looking to use these events as an opportunity to profit off of the misfortune of storm victims. Homeowners need to avoid being victimized twice. Be sure to get referrals and check references of contractors before hiring anyone and be wary of out-of-town contractors that go door to door. Homeowners should always get a written contract, check for a license and workers compensation insurance and never pay for all the work up front."

It's a stressful time but insurers are available to answer questions and help families and businesses begin the recovery process. Once you file a claim, there are a number of things you can do such as photograph the damage and make an inventory of what was lost and damaged to help expedite the recovery process and protect yourself.

"Damage from hail to your car is typically covered under an auto policy's comprehensive coverage, so drivers should make sure they have comprehensive in their policy," said Smith.

[PCI Member Company Toll-Free Policyholder Claim Phone Numbers](#)

Tips If You Experienced a Loss after a Storm:

- Immediately contact your insurance agent or company representative.
- Inspect property and cars for damage.
- Inventory losses and photograph damage, and save related receipts to assist with claims handling.
- Secure property from further damage or theft.
- Check the background and legitimacy of repair contractors. Ask your insurance company for assistance in locating a reputable contractor.
- Keep detailed records of business activity and extra expenses during the interruption period, and prepare records to show the income from the business both before and after the loss.

[Selecting a Contractor – Don't be victimized twice](#)

Becoming a victim of a hail storm may be impossible to avoid. But you can avoid being victimized a second time by dishonest contractors who go door to door after a storm

Checklist:

- After an insurance adjuster has surveyed the hail damage to your property, select a reputable roofing company or auto body shop to make repairs. Only work with licensed and insured contractors.
- Require references, and check them out.
- Get more than one estimate. Don't feel pushed into signing a contract right away.
- Be wary of out-of-town roofers, they move into town make promises and leave before work is complete.
- Never sign a blank contract. Don't make final payment to the roofing company until your roof has been inspected and you are satisfied.

PCI will continue to conversation on twitter @PCIAA where we will share important tips and stories throughout the year.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.

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