

# DISASTER ASSISTANCE

## Avoid Post-Disaster Scams



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The explosion and fires in San Bruno are bringing out the best in many residents of San Mateo County, but they also bring out criminals looking to profit from others' misfortune. The District Attorney's Office is working with our law enforcement partners to keep you from being re-victimized by scams and other illegal activity.

This brochure will give you information to protect yourself. For example, during a time of crisis beware of ID theft. Do not give any of your personal information, such as a Social Security or driver's license number, or insurance information, to strangers. Keep a log of names of people you speak with along with dates, times, and a summary of what you discussed. Contact your insurance company immediately to report any loss. Follow their instructions and do not clean up until they instruct you to do so. Also, take photos of damages right away. Don't rush into repairs or rebuilding; consider all your options. A good contractor will let you check things out before you make a decision.

The DA's Office is here to help residents and to prosecute criminals who try to take advantage of this tragic situation.

### **PUBLIC ADJUSTERS**

Public adjusters are people who want to represent you in dealing with your insurance company. They may tell you that the insurance company will not pay the full amount of money to which you are entitled without their help. Public adjusters get a percentage of the money the insurer pays for your loss. Check carefully to see if they are really needed. All public adjusters must be licensed and can be checked with the Department of Insurance.

### **ADJUSTER/CONTRACTOR COLLUSION**

One example of this scam is when an adjuster refers a homeowner to a specific contractor for a fee. Oftentimes this is pre-arranged for inflated adjustments and a kick back.

### **FRAUDULENT CONTRACTORS**

Contractors must be licensed. Contracting without a license during a declared state of emergency is a felony crime. Ask to see their pocket license and a second photo ID. Verify the license number matches the contractor you are dealing with. A contractor cannot collect more than \$1000 or 10 percent of the contract price, whichever is less, as a down payment for home repairs. Payments should not get ahead of completed work. Make sure the contractor carries workers' compensation and liability insurance. Make sure all verbal promises are in your written contract. Remember, don't be rushed or pressured.

### **DOOR TO DOOR SOLICITATIONS**

They are simply seeking to separate you from your money. Do not be hurried or intimidated. If you choose to purchase from or use their services, get all the information and promises in writing. If you purchase some things from a door-to-door solicitor, you may have the right to return them within 3 days.

## **CHARITY SCAMS**

Con artists try to collect funds for non-existent charities. Only give to those you know are reliable. Beware of copycat or similar names to reputable charities. Ask for written information and proof that your contribution is tax deductible. The California Attorney General's Office and the Better Business Bureau have information regarding charity solicitations.

## **DEBRIS CLEARING SCAMS**

Individuals may offer to remove debris from your property asking for significant deposits and then disappearing with your money. Sometimes, they move debris but dump it on a neighbor's property, park, or playground. You may be responsible for the costs of removal and any penalties attached. Be sure you know where the debris is being taken and provide payment only after the job is completed.

## **PRICE GOUGING**

After a state of emergency is declared, it is illegal for individuals or businesses to increase prices of essential goods by more than ten percent unless they can prove it was due to an increase in their supplier's price. The prohibition on price gouging after a disaster applies to food and goods for consumers, goods or services used for emergency cleanup, supplies, medical supplies, home heating oil, building materials, housing (residential month-to-month rentals), transportation, freight and storage services, and gasoline or other motor fuels. In addition, it is a misdemeanor during 30 days following the state of emergency proclamation for a hotel or motel to increase regular rates.

## **UNLAWFUL ATTORNEY SOLICITATION**

Accident victims and their families should be aware of potential criminal and unethical conduct by some attorneys or those working on their behalf. It is illegal and unethical to make *unsolicited* contact with a potential client in person or by telephone at a hospital or

any public place, any public street or highway, or upon private property to procure business for the attorney. This behavior is especially serious when the solicitation takes place at the scene of an accident or at a hospital where an injured person has been taken for treatment. This should be reported to the State Bar of California.

## **TIPS FOR HIRING A CONTRACTOR**

- Deal only with a licensed and insured contractor.
- Comparison shop for a contractor. Get recommendations from friends, relatives, neighbors and co-workers.
- Take your time signing a contract.
- DO NOT deal with a contractor who asks you to pay for the entire job upfront.
- Be skeptical of contractors who encourage you to spend high amounts of money on temporary repairs.
- Ask a knowledgeable friend, relative, or attorney to review the home repair contract before you sign it.
- Ask and check for references.
- Check with the Contractors State License Board to verify the license.

## **CONTACT INFORMATION**

**San Mateo County District Attorney's Office  
Consumer & Environmental Unit  
General Number: (650) 363-4636  
Consumer Complaint Line  
(650) 363-4651**

**California Attorney General's Office  
[www.ag.ca.gov/charities](http://www.ag.ca.gov/charities)**

**Contractors State License Board  
(800) 962-1125 (Disaster Victims Only)  
(800) 321-2752 to verify a license  
[www.cslb.ca.gov](http://www.cslb.ca.gov)**

**California Department of Insurance  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
Consumer Hotline at 800.927.HELP**

**San Bruno Police Department  
Non-emergency: (650) 616-7100  
Emergency: 911**

**State Bar of California  
Attorney Complaint Hotline  
(800) 843-9053**

**Better Business Bureau  
(866) 411-2221 or [www.bbb.org](http://www.bbb.org)**