

# WHEN **DISASTER** STRIKES

**A natural disaster leaves more than torn shingles and uprooted lives in its wake. Damaging winds can also blow in armies of fly-by-night contractors and door-to-door scam artists, eager to capitalize on the misfortunes of decent people. Don't let a scam artist victimize you a second time!**

## **DOOR-TO-DOOR SALES & CLEAN UP/REPAIR**

Be cautious of door-to-door companies and salesmen offering home repair and clean up services. If you plan on using such a business, we suggest that you do the following:

- Call your insurance adjuster to get an estimate of the damage and probable repair cost.
- Get more than one estimate. Don't be pushed into signing a contract right away.
- Check the contractor out with the Better Business Bureau. Ask if there are any complaints about the company.
- Get references from past customers. Check them out.
- Get the salesperson's license plate number.
- Avoid out-of-town businesses.
- Get everything in writing, including guarantees. A notice of cancellation— giving you the right to change your mind within three business days – must be included.
- Ask for proof of insurance.
- Never pay 100 percent up front.
- Find out in writing if the contractor or business will place a lien, security interest or mortgage on your property.
- Don't sign off before the work is completed to your satisfaction.

## **PRICE GOUGING IS ILLEGAL!**

Price gouging refers to the practice of charging excessively high prices for goods or services to take advantage of individuals affected by a declared disaster.

§17.46 of the Texas Deceptive Trade Practices-Consumer Protection Act provides that it is a false, misleading or deceptive act or practice to take advantage of a disaster declared by the Governor under Chapter 418, Government Code, by:

1. SELLING OR LEASING FUEL, FOOD, MEDICINE OR ANOTHER NECESSITY AT AN EXORBITANT OR EXCESSIVE PRICE; OR
2. DEMANDING AN EXORBITANT OR EXCESSIVE PRICE IN CONNECTION WITH THE SALE OR LEASE OF FUEL, FOOD, MEDICINE OR ANOTHER NECESSITY.

The Office of the Attorney General has authority to prosecute any business that engages in price gouging after a natural disaster has been declared by the Governor.

***IF YOU ARE THE VICTIM OF A HOME REPAIR SCAM OR PRICE GOUGING, CALL THE OFFICE OF THE ATTORNEY GENERAL TOLL-FREE AT 1-800-252-8011 OR VISIT OUR HOMEPAGE AT [WWW.OAG.STATE.TX.US](http://WWW.OAG.STATE.TX.US)***



ATTORNEY GENERAL OF TEXAS  
GREG ABBOTT