

<https://www.inman.com/2018/08/09/insurance-commissioner-warns-wildfire-victims-of-scammers/>

While this article focuses on fraud in California, it offers some advice applicable to Colorado residents. For more information on preventing or reporting fraud, visit the Colorado Attorney General's site at stopfraudcolorado.gov.

Insurance commissioner warns wildfire victims of scammers

Commissioner Dave Jones says price gouging, offers of debris removal and fraudulent charitable solicitation are the most common scams in the wake of a disaster

In the wake of the devastating [wildfires](#) that have [scorched](#) hundreds of thousands of acres of forest and destroyed more than 1,000 homes in California, the state's insurance commissioner is warning residents to protect themselves from possible scammers.

"A wildfire leaves more than burned homes and uprooted lives in its wake," said California Department of Insurance Commissioner Dave Jones, in a statement issued Wednesday. "These catastrophes also can blow in fly-by-night unlicensed contractors and door-to-door scam artists eager to capitalize on the misfortunes of innocent and traumatized wildfire survivors."

The most common schemes in the aftermath of disasters include [price gouging](#), offers of debris removal and fraudulent charitable solicitations, Jones said. Victims are often easy targets because suffering serious loss at the hands of a disaster is so traumatic, he explained.

Jones also reminded residents that public adjusters are prohibited from soliciting business until seven days have elapsed since the conclusion of a

disaster, unless that public adjuster was specifically contacted directly by the insured individual or their representative.

Tips for hiring a contractor:

- *Don't rush into repairs, no matter how badly they're needed.*
- *Don't hire the first contractor who comes along, or sign over any payment checks from your insurance company.*
- *Hire only licensed contractors and ask to see their plastic CSLB pocket license and a photo ID.*
- *Get bids from at least three licensed contractors, and don't necessarily take the lowest bid, especially if it's much lower than other bids.*
- *Always check the license number on CSLB's website at www.cslb.ca.gov or CheckTheLicenseFirst.com, and contact the business directly if you have any questions.*
- *Get three references from each bidder, and view their previous work in-person;*
- *Get your contract in writing.*
- *In most cases, in a disaster area you have up to seven business days to cancel your contract without penalty.*
- *Get more tips at www.cslb.ca.gov or CheckTheLicenseFirst.com.*

Tips for hiring a public adjuster:

- *Consider trying to settle your claim directly with your insurance company before hiring a public adjuster or an attorney. Your insurer provides an adjuster at no charge to you.*
- *Ask your insurance agent or company representative to help you with your claim and don't be afraid to ask questions.*
- *If you hire a public adjuster to help you with a claim, make sure they are licensed. You can check their license status by calling our toll-free consumer hotline or checking the department's [website](#).*

- *Public adjusters usually require a percentage of the claim settlement for their services. Make sure you understand what they charge and the services you are paying for before you sign a contract.*
- *Public adjusters are not allowed to solicit business or initiate any contact with a policyholder between the hours of 6 p.m. and 8 a.m.*

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