

MORE TIPS

- Until the work is completed to your satisfaction, do not pay a contractor in full or sign a completion certificate.
- A catastrophe such as a hurricane or other natural disaster greatly increases the opportunity for contractor fraud. *Remember, insurance fraud is a felony.*
- Insurance coverage may be rendered void if there is misrepresentation by an insured.

Read carefully before signing any document, especially when it may involve turning over your rights to someone else.



We recommend that you **contact your insurance agent** before signing an Assignment of Benefit Agreement, to be sure that your rights are protected.

Sources: NICB (nicb.org), Insurance Information Institute (iii.org)

SUSPECT FRAUD?

To report suspected insurance fraud directly to Tower Hill Insurance Group, call our Fraud Tip Hotline at **866.265.6590**.

Or you can contact NICB directly in one of three easy ways:

1. Text the keyword "FRAUD" to TIP411 (847411)
2. Call 1.800.TEL.NICB (1.800.835.6422)
3. Submit a form on www.nicb.org

Your tip can be anonymous.



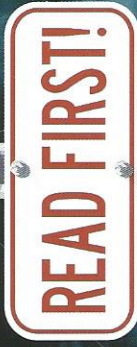
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Know Your Rights:
**ASSIGNMENT
OF BENEFITS**



ASSIGNMENT OF BENEFITS

Be sure to read the fine print before you sign on the dotted line! An Assignment of Benefits Agreement is sometimes provided by contractors that specialize in home repair and restoration, as well as roofers and plumbers.

Before signing any document that includes Assignment of Benefits language, please read carefully and consider speaking with your insurance agent. Also referred to as an "AOB," the agreement authorizes the contractor to act on your behalf and may allow the contractor to receive funds directly from your insurance company. By signing an Assignment of Benefits document, you may be "signing away your rights."



WHEN A CONTRACTOR COMES TO YOUR DOOR

The National Insurance Crime Bureau (NICB) offers these recommendations:

- Work only with licensed and insured contractors. Ask for references, and check them out.
- Get more than one estimate. Don't be pushed into signing a contract right away.



- Get everything in writing.
 - Total cost
 - Detailed list of what the project includes
 - Time schedule, guarantees, and/or warranties provided
 - Payment schedule
 - Never, ever sign a contract that includes blanks.