



Home Matters

Newsletter

May 2024

How To Avoid Contractor Scams

As a homeowner, you may need to make repairs or renovations to your home, or otherwise enlist the services of contractors. However, scammers and con artists may attempt to impersonate contractors and take advantage of your needs.

Detect suspicious parties and avoid falling for their contractor scams by being wary of the following behaviors:

- Arriving unannounced at your home
- Estimating substantially different costs than other contractors
- Requesting significant payment in advance
- Providing estimates as a single lump sum rather than an itemized list
- Failing to provide references or a business address

When considering hiring a contractor, do your due diligence and ask around your local area for references. You should also be wary of cash payments and document all transactions and communications.

Contact us for more home safety and repair resources.

Understanding How Wildfires Work With Your Homeowners Insurance

May 4 is Wildfire Community Preparedness Day. This annual campaign raises awareness across the United States about wildfire risks and how to reduce them. Additionally, many states also recognize the entire month of May as Wildfire Awareness Month.

In recognition of these campaigns, you should strive to ensure that your home and property are adequately covered against wildfires.

While fire-related losses are usually covered under standard homeowners insurance policies, insurers may exclude wildfires in certain geographic locations with greater risk of such incidents.

In some cases, your policy may also include a separate deductible for wildfire-related losses, meaning that even if you've already met your deductible for that year, you will have to pay more out of pocket for damage specifically caused by wildfires.

Understanding your insurance in advance of experiencing losses is critical to ensure you are not underinsured and do not eventually face catastrophic out-of-pocket losses.

Contact us today to learn more and to ensure you have adequate coverage for wildfires.

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