

ARIZONA WILDFIRE CONSUMER PROTECTION WARNING



THOMAS C. HORNE
Attorney General of Arizona

**Consumer Information & Complaint
Hotline**

Tollfree (800) 352-8431

Phoenix (602) 542-5763

Tucson (520) 628-6504

web address: www.azag.gov

A MESSAGE FROM ATTORNEY GENERAL TOM HORNE

When disaster strikes, it is an opportunity for people and communities to respond positively to help those who have been impacted by a disastrous event. Unfortunately, it is also an opportunity for con artists, criminal predators, and consumer scams.

It is important that you have the knowledge and tools you need to protect yourself from these scam artists and to make good, long-term decisions during this difficult time.

That is why we have designed this packet that provides consumer tips following a disaster. In the packet, you will find information to arm yourself against those who would seek to take advantage of your situation by attempting to steal your identity, your money, and your trust.

As always, the Attorney General's office is ready to assist Arizonans who may be victims of fraud and deception. If you need help, please call (toll-free statewide) 1-800-352-8431 or go to our website at www.azag.gov.

Also, we have attached a consumer complaint form to this packet so you can let us know if you become aware of possible consumer fraud.

Thank you.

A handwritten signature in black ink that reads "Tom Horne". The signature is written in a cursive, flowing style.

Tom Horne
Attorney General

IDENTITY THEFT

With families leaving their homes and mail service interrupted, personal documents can be lost or stolen. The Attorney General's Office offers the following suggestions for people whose personal financial information was lost or stolen:

- Contact your credit card companies and let them know of your situation. Ask if the company can put a pass code on your accounts to protect their use.
- Contact your bank to request similar assistance.
- Ask your credit card company and bank also to monitor your accounts for any suspicious activity.
- Consider running a credit report periodically with all three credit bureaus to make sure no one has used your identity.
- If you received or find mail belonging to other people the United States Postal Inspector's Office encourages you to either (a) give it to your letter carrier and tell him/her that it is found mail or (b) put the mail in a bag with a note stating that it was found mail and take it to a post office window or drop it into a mail deposit box.
- Don't give out your Social Security or account numbers unless you initiate the contact.
- Stop your mail service during the time you are unable to return to your residence, or have your mail forwarded to another address.

For more information on protecting against identity theft, go to:

www.ftc.gov/bcp/edu/microsites/idtheft/

CHARITY FRAUD

Many charitable organizations are stepping up to help those in need. At the same time, there will be people who use this disaster to steal from you rather than raise funds to help others. Here are some tips for making sure your charitable donation goes to help your neighbors:

- If you want to help victims of the Wallow Fire or other Arizona fire disasters, consider donating to nationally known and legitimate charities, like the Red Cross, rather than charities that you may not recognize.
- Don't judge a charity by its name. False charities may use names that closely resemble legitimate charities.
- Don't let callers play on your sympathy by associating their organization with the fire. This can be a tactic to get your money.
- Don't be pressured. Give only when you are comfortable with the charity.
- Don't commit over the phone unless you have fully checked out the organization.
- Avoid cash donations and make checks payable to the organization, not to an individual.
- Be careful about letting solicitors into your home.
- In Arizona, charities must register with the Arizona Secretary of State. Check the Secretary's web site at www.azsos.gov to confirm that a charity is registered before you donate.
- If you believe you have been the victim of charity fraud, file a complaint with the Arizona Attorney General's Office.

CONTRACTOR AND INSURANCE SCAMS

Be on the alert for companies that show up after a disaster and try to contract with homeowners who have suffered fire or other damage to provide repair services. Company representatives will typically go door to door in fire-damaged areas posing as private insurance adjusters, recovery experts or contractors specializing in home repairs.

These scammers will ask homeowners to sign a contract allowing their company to negotiate with the homeowner's insurance company. The companies generally use high-pressure sales tactics; ask for cash up front; may have out-of-state drivers' licenses or plates; be unable to produce local references; or have no proof of workers' compensation insurance. Often, they perform shoddy work, then leave the area, leaving the homeowner with little or no recourse.

These types of scammers strike at a time when people are at their most vulnerable, trying to capitalize on the misfortunes of fire victims. The elderly and disabled are particularly at risk because they may be unable to assess the damage to their homes themselves.

Use the following tips to avoid being scammed:

- If you have insurance, contact your insurance company first and file your claim. Your insurance company's adjuster will provide an estimate.
- Whether you are insured or not, obtain at least two estimates on work in writing before choosing a contractor to repair your home or remove debris.
- Never enter into or sign a contract while reviewing it quickly – review the contract and check with the Arizona Register of Contractors (toll-free within Arizona at 1-877-692-9762 or online at www.azroc.gov) and the Better Business Bureau (toll-free at 1-877-291-6222 or online at arizona.bbb.org) for complaints and information regarding the company and or individuals representing the company.
- Ask how long the company has been in business and their physical location.
- Know where you are getting your supplies and get invoices for all purchases.
- Make sure your insurance company is working with you to provide the proper estimate and coverage allotted by your policy. Contact the Arizona Department of Insurance if you have questions or problems with your insurance company at (602) 364-2499 or (800) 325-2548 or visit www.azinsurance.gov . The Departments website also includes helpful information about insurance and wildfire issues.
- Ask for insurance and licensing information, and make sure the company has the proper work permits before work begins.

- Never pay cash up front before the job is completed. Paying by check is the best method.
- Don't pay for services you have yet to receive. Make progress payments as the terms of your agreement is being met.
- Always get a phone number and address for the company represented, and then check it out.
- Ask for local references and check with them about the work provided.
- If you notice out-of-state plates, logos on vehicles, etc., make note of the information.
- Doing business with a licensed contractor offers more protections for consumers. Check the Arizona Board of Contractors web site at www.azroc.gov to see if a contractor is licensed.

CONSUMER COMPLAINT FORM

www.azag.gov



OFFICE OF ARIZONA ATTORNEY GENERAL

ATTORNEY GENERAL TOM HORNE

YOUR NAME AND ADDRESS

HOME PHONE NUMBER

BEST NUMBER TO CALL DURING DAY

NAME OF FIRM YOU ARE COMPLAINING AGAINST

ADDRESS OF FIRM

CITY STATE ZIP CODE

PHONE NUMBER OF FIRM

** For AG Use Only **

File No.:

Category: PS V

Letter:

Closing:

RT:

CC:

Copy To:

Send To:

For statistical purposes, please indicate:

Your Age:

- ☐ Under the age of 60
☐ Over the age of 60

Military/veteran:

- ☐ Currently in military service
☐ A veteran

How did you hear about our complaint form (please choose only one):

- ☐ Called Phoenix AG Office Visited an AG Satellite Office Another Arizona State Agency/State Legislator
☐ Called Tucson AG Office An out of State Agency Attended AG Presentation/Event
☐ Went onto AG Website Media: Newspaper/Radio/TV Other _____

May we send a copy of this to the person or firm you are complaining against? YES ☐ NO ☐
(If your response is no, we may be prevented from taking any action on your complaint.)

May we provide your name and telephone number to the media in the event of an inquiry about this matter? YES ☐ NO ☐

May we send a copy of your complaint to another government agency for their review or investigation? YES ☐ NO ☐

Was an oral or written warranty given? YES ☐ NO ☐

Did you sign any documents? YES ☐ NO ☐

Date of transaction _____

Place of transaction

Witness to transaction _____

Salesperson's name

Total amount of damages (list actual loss only) _____

Have you complained to the firm? YES ☐ NO ☐

What was their response? _____

Was the product or service advertised? YES ☐ NO ☐

If yes, indicate the date and how it was advertised _____

Do you have an attorney? YES ☐ NO ☐

If yes, please provide the attorney's name and address _____

Is any legal action pending? YES ☐ NO ☐

List any other consumer agencies contacted _____

PLEASE EXPLAIN THE ENTIRE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT IN THE FOLLOWING PAGE PROVIDED.

I declare, under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct, and based upon my personal knowledge:

Signature _____ Date _____

SI USTED PREFIERE USAR ESTA FORMA EN ESPAÑOL, POR FAVOR REFIÉRASE AL REVÉS DE ESTA FORMA.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.