

REPORTS OF STORM CHASING CONTRACTORS COME IN

A local insurance agent informed me that in the wake of the hailstorm of March 31st, several out of town contractors appeared in Clinton, seeking out homeowners with offers to do roof and siding repair. The agent reported two concerns:

1. Homeowners signed contracts without first confirming they even had a viable claim with their insurance carrier. These homeowners relied on the assurances of the contractors that insurance covered these repairs
2. The contractors failed to inform homeowners of their right to cancel the contract within three days, or provide them with the written notice of this right.

I see a couple of things here that I should review with readers. First, anytime you are solicited by a door to door solicitor, and you make an agreement with them, you must receive, by state law, a separate document which sets forth your right to cancel within three days. I saw examples in the past of contracts which set out this right in the contract, in small type. That does not count. The law calls for a separate document, and the law very specifically describes the language, and even the size of the type, of that document. If a solicitor does not offer a buyer that document, that makes me question their commitment to fair dealing.

Here's the second thing. None of the out-of-town contractors applied for a solicitor's permit with the Clinton City Clerk. City ordinance requires them to do that. And if they receive such a permit, the door to door sales force must display the permit by hanging a lanyard around their neck. So that should be pretty obvious. Again, I question the commitment to fairness of an out-of-town contractor who lacks such a permit.

My advice is not to deal with unlicensed contractors. Report them to the police and the Clinton city clerk.

IOWA AMERICAN WATER WARNS OF IMPOSTERS

Iowa American Water, who supplies the water in Clinton and parts of the Quad Cities, warned customers of an imposter scam. The company generated a press release on April 5, 2016, after two Davenport residents contacted the company to report people coming to their doors, claiming to work for the water company. As it turns out, the water company did not authorize these visits to the customers. We don't know why these people posed as water company employees, but let's assume they were up to no good.

Iowa American tells us they do not send their employees out to houses unannounced. Their workers will come by appointment only. With one exception. In the event of a water main

break in the neighborhood, you might get a knock on the door to inform you, but even in that case, the worker will not need to get in.

Water company employees always wear uniforms, carry identification, and drive company vehicles which are identified with the water company logo. They will never ask for admittance to your house after dark, unless you scheduled that visit.

This kind of imposter scam, while not common, does take place on an occasional basis. Usually the imposters claim to work for a utility of some kind. Never let anyone into your home if you are in doubt about their identity. When in doubt, call the police or the utility your visitor claims to work for.

TECH SUPPORT SCAMS – MORE SOPHISTICATED VERSION

The Federal Trade Commission issued a warning on April 5, 2016, about an evolution of the infamous tech support scam. This is the one in which we get calls from someone who wants to “fix” our computers. Their real goal is to get into your computers and search for sensitive information and then bill you for the intrusion.

The FTC received recent reports of these scammers claiming to work for the Global Privacy Enforcement Network. The callers claim someone hacked your email and is running amok, sending out fraudulent messages in your name. Don’t fall for it, it is a scam. The Global Privacy Enforcement Network is a real organization, working on cross-border privacy issues, and maintains a real website, but they don’t make these calls. Many of the calls to the FTC report the callers crank up the pressure on their targets if questioned. That is a dead giveaway that they are scammers.

In my experience, these tech support scams enjoy a higher than normal success rate for fooling people. Be warned, they are always scams. Hang up on these callers.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff’s Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us