



ATTORNEY GENERAL
LESLIE RUTLEDGE

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Consumer Protection Tips for Disaster Victims

Before the disaster

- Create an emergency plan to share with friends, family and neighbors. If you have pets, they should be included in your emergency plan.
- Prepare an emergency supply kit with water, medications and other necessities.
- Heed severe weather warnings. Once a warning is issued, retreat to a safe place.
- Secure personal belongings, including an updated record of the descriptions and serial numbers of electronics and other valuables in case they need to be tracked down, replaced or reported to the insurance company after a disaster strikes.
- Review insurance policies and consult with a qualified agent or broker to assess insurance coverages.

After the disaster

- **Avoid additional risks:** Check for warping, loosened or cracked foundation elements, cracks and holes. Turn off all water and electrical sources to the home. Beware of rodents, snakes and other reptiles.
- **Document damage:** Take photos or video of the damage before removing the water or any flood-damaged items for any future insurance claims.
- **Protect your health:** Standing water and affected areas of your home may be contaminated with sewage or household chemicals. Wear protective gear while cleaning up. Throw out any food that came in contact with flood waters.
- **Mitigate mold damage:** Remove carpeting and bedding. Keep affected areas as dry as possible and use a strong cleaner, such as bleach.
- **Removal and repair:** Beware of door-to-door solicitors or anyone asking for payment for the entire job upfront. Get written estimates. Verify with the Arkansas Contractor's Licensing Board that the contractor is licensed and insist upon a written contract. Never make the final payment until you have had an opportunity to inspect the work.

Helping others recover from disasters

- Be an informed giver. Ask questions before you give to a charity to ensure that your donation will be used for the purposes you intend.
- Ask for written information. A legitimate charity will send you information before you donate.
- Contact the charity directly to avoid scammers who solicit by telephone, email or social media.
- Watch out for similar sounding names. Scam artists often try to take advantage of names that sound or look like those of respected, legitimate charities.
- Do not send cash. For your security and tax records, make your donation by check or credit card.
- Beware of crowdfunding campaigns and verify that the organizer of the fundraiser is legitimately connected to those seeking assistance.

File a complaint online at **ArkansasAG.gov**, or contact the Attorney General's office at (800) 482-8982 or consumer@ArkansasAG.gov.

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