

- □ Before allowing anyone to repair your damaged home, verify his or her credentials. Check with the Nebraska Department of Labor to find out whether your contractor is properly registered. You can search the website or call 402-471-2239. Check with city officials to find out whether contractors must be licensed to perform specific work in your area.
- □ Never sign any document or pay any contractor before verifying their license and/or registration.
- ☐ Get at least three written estimates and make sure each contractor bids on exactly the same work.

  Talk with your neighbors about what they are paying for similar work.
- ☐ Ask contractors for references and, if possible, call previous clients.
- □ Verify all claims made about insurance coverage with your insurance company.

- ☐ Get a written estimate and sign a written contract. Make sure it includes a description of the work, the materials included, when the work will be finished, the price, and the contractor's contact information. Read all contracts and make sure all the blanks are filled in before you sign. Keep a copy of the contract in a safe place.
- □ Negotiate a reasonable down payment, and only pay in full when the work is done to your satisfaction.
- □ Pay by check or credit card and keep all receipts.
- ☐ If possible, write down the contractor's vehicle information (make, model, and license plate) and their driver's license number.
- ☐ You have the right to cancel a contract within three days if you signed it at your home or at a contractor's temporary location, like a convention center or restaurant.