WASHINGTON WILDFIRE RECOVERY

AFTER THE FIRE: AVOID SCAMS

Don't become a victim twice.

After a wildfire, scammers may move quickly.
Before you hire someone, send money, click a link, share personal information, or sign a contract, **stop and verify who you're dealing with.**

7 STEPS TO PROTECT YOURSELF

1. Verify the person, message or offer
Don't trust suspicious calls, messages, websites, badges, or business cards. Contact your insurer, government agency, bank, or relief organization using verified contact information.

2. Slow down - do not let anyone pressure you
Scammers pressure you to act fast. Take time to ask questions and get a second opinion.

3. Call your insurance company first
Before major cleanup, repairs, or insurance services, contact your insurer. Ask what's covered, how claims work, what documents you need, and whether they authorized the person contacting you.

4. Verify contractors & adjusters
Verify credentials yourself. Washington L&I checks contractors; the Insurance Commissioner checks insurance professionals. Refusal is a red flag.

5. Get it in writing & compare bids
Get three written bids when possible. Compare costs, materials, warranties, dates, and permits. Never sign blank contracts or pay in full upfront.

6. Protect your money, identity & insurance claim
Keep personal and insurance information private. Read contracts carefully and consult your insurer before signing away claim rights or payments.

7. Check with someone you trust
Before major payments or agreements, ask someone you trust to review them.

VERIFY & GET HELP IN WASHINGTON STATE

Washington Office of the Insurance Commissioner (OIC):
For insurance questions, complaints, and verifying insurance companies, agents, or adjusters.
800-562-6900 | insurance.wa.gov

Washington Department of Labor & Industries (L&I):
For contractor and tradesperson verification, reporting unregistered businesses, and hiring tips.
888-811-5974 | lni.wa.gov

Washington Attorney General — Consumer Protection:
For general consumer or business complaints.
800-551-4636 | atg.wa.gov

KNOW WHO MAY CONTACT YOU AFTER A FIRE

Staff adjuster: Works for your insurance company. You do not pay them. Verify their identity with your insurer.

Independent adjuster: Hired by your insurer to handle claims. Represents the insurer, not you.

Public adjuster: Hired by you to help with your claim. Optional, licensed, and typically paid a percentage of your settlement.

Contractor: Provides repair or rebuilding services. Get at least 3 written bids and verify Washington registration, bond, and insurance before hiring.

Cleanup or debris service: Provides cleanup, mitigation, hauling, or debris removal. Verify the business and required credentials before hiring.

WARNING SIGNS OF A POSSIBLE SCAM

- An uninvited person pressures you to act now.
- Contractor demands large upfront/full payment.
- No license, bond, insurance, or written contract.
- You're asked to sign unread or incomplete documents.
- An insurance representative cannot be verified.
- You're asked to sign over insurance benefits or settlement rights.
- You're told aid or benefits will disappear unless you act immediately.
- Payment is requested by gift card, crypto, wire transfer, or another hard-to-reverse method.

If you think you were scammed: Stop payments and communication if it is safe to do so. Contact your bank or credit-card company right away, save any messages, contracts, receipts, or other evidence, and report the issue to the appropriate Washington agency or the Attorney General. If a crime or immediate threat is involved, contact local law enforcement.