



Commonwealth of Kentucky Public Protection Cabinet

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Ky. Department of Insurance: Stay Alert to Frauds and Scams *Call DOI at 800-595-6053 with complaints, concerns*

Frankfort, Ky. (June 3, 2024) – Team Kentucky and the Kentucky Department of Insurance (DOI) remind Kentuckians to check coverage on their home insurance policies prior to signing contracts for fixing and cleaning up storm damage on their homes and property.

“Do not sign any documents until you fully understand what you are signing. Beware of pressure to sign documents presented electronically, like on an iPad, that you cannot fully read and review. This is a common tactic of scammers,” said DOI Commissioner Sharon P. Clark.

Clark says it’s vital that disaster-impacted homeowners verify a company’s existence, their track record and whether your insurance policy covers the services, especially when the service involves tree removal.

“Most insurance policies only cover tree removals for trees that fall on insured property, like your home, barns, garages, cars and fences. Coverage is not provided for trees that fall onto driveways or in open areas,” said Clark. “So, it’s imperative to check your policy or give your insurance agent a phone call before entering into any kind of contract that could put you on the hook for expensive repairs.”

DOI offers the following tips to help Kentuckians prevent being scammed:

- Watch out for contractors who offer to do your repairs with upgraded or free building materials.
- If you’re working with contractors you don’t know, find out where they’re from. Many fraudsters travel from state to state.
- Before you sign any contracts or pay any money, ask for references.
- Never pay the full amount before the work is complete.
- Ask your local Better Business Bureau and state Attorney General’s Office about complaints.
- Check online for information about the contractor.

If you suspect fraud, contact your insurance agent and the Department of Insurance as soon as possible.

Kentuckians are encouraged to call DOI's toll-free number at 800-595-6053 for questions about coverage or complaints. Information on how to file a complaint can be found on [DOI's website](#).

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