

## WHAT TO KNOW WHEN CONTRACTORS REACH OUT TO YOU



**Ask for proper identification** so that you can be certain you know the identity of the individual and their company or organization.



**Contractors can prepare an estimate** of your loss and answer questions an insurance company has about the estimate.



**Before you sign any contract**, make sure you understand the terms and what you are required to pay. Need help? Give the MIA a call at 800-492-6116.



**Don't pay the full amount** of the repairs upfront.



**Check with the Maryland Home Improvement Commission** at 888-218-5925 to make sure that any contractor you are planning to hire is licensed.

FOR MORE INFORMATION ON THE CLAIMS PROCESS, GO TO OUR WEBSITE AT [INSURANCE.MARYLAND.GOV](https://www.insurance.maryland.gov), GIVE US A CALL AT 1-800-492-6116 OR USE THIS QR CODE TO ACCESS OUR CONSUMER ADVISORY: CONTRACTORS OR INDIVIDUALS THAT OFFER TO HELP YOU WITH YOUR INSURANCE CLAIM:



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