

The background is a light blue gradient with several realistic water droplets of various sizes scattered across the surface. The droplets have highlights and shadows, giving them a three-dimensional appearance.

CONSUMER SCAMS: WHAT TO LOOK OUT FOR AFTER A DISASTER

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FLORIDA ATTORNEY GENERAL

OVERVIEW OF THE ATTORNEY GENERAL

- SOME OF OUR DIVISIONS
 - STATEWIDE PROSECUTION (CRIMES INVOLVING MORE THAN ONE CIRCUIT)
 - MEDICAID FRAUD
 - GENERAL CIVIL
 - CONSUMER PROTECTION
 - NORTH FLORIDA – TALLAHASSEE, JACKSONVILLE
 - CENTRAL FLORIDA – TAMPA, ORLANDO
 - SOUTH FLORIDA – WEST PALM BEACH, FORT LAUDERDALE, MIAMI

UNFAIR AND DECEPTIVE TRADE PRACTICES

- CONTRACTORS
- INTERNET
- TRAVEL
- CARS
- MORTGAGE FRAUD
- SOLICITATIONS

PRICE GOUGING

- FLORIDA STATUTES 501.160
 - CANNOT INCREASE THE PRICE OF AN ESSENTIAL COMMODITY
 - MUST BE A STATE OF EMERGENCY (SOE)
 - 30 DAY LOOK BACK PERIOD
 - WAS THE INCREASE IN PRICE ATTRIBUTABLE TO ADDITIONAL COSTS

COMMON PROBLEMS AFTER A DISASTER

- ASSIGNMENTS OF BENEFITS (AOB)
- INCREASE IN HOUSING COSTS
 - SPECIAL ASSESSMENTS TO REPAIR DAMAGE
- UNLICENSED CONTRACTORS
- LICENSED CONTRACTORS DOING SUBSTANDARD WORK
- TREE REMOVAL

WAYS TO AVOID SCAMS

- TALK TO THE INSURANCE COMPANY FIRST BEFORE SIGNING AN AOB
- MAKE SURE THE CONTRACTOR IS LICENSED
- GET AN ESTIMATE IN WRITING – GET EVERYTHING IN WRITING
- READ THE CONTRACT BEFORE SIGNING
- DO NOT PAY EVERYTHING UP FRONT – PAY IN INSTALLMENTS AS THE WORK IS COMPLETED
- FILE A COMPLAINT WITH THE APPROPRIATE AGENCY
 - DFS, DBPR, AG