

# Don't Open the Door to **F**raud



## Tips to avoid **DOOR-to-DOOR SCAMS**

### **When in doubt, keep strangers out.**

You don't have to answer every knock at the door.

### **Don't offer unknown visitors access to your home and never provide answers to personal questions.**

Better to be rude than scammed!

### **Do your homework.**

Authorized door-to-door vendors and charities will usually have "leave-behind" materials for your review. With a phone call or internet search, you can determine whether the vendor or charity is legitimate.

### **Don't be rushed into having work done.**

Legitimate contractors will give you time to consider their proposal and decide if you want to move forward.

### **Get work estimates in writing.**

Legitimate companies will put the details in writing, including how long the job will take, the type of materials to be used, the total cost of the project, and cancellation instructions.

### **Request to see the seller's license.**

Many municipalities require a solicitation license before you can sell door-to-door.

### **If you have buyer's remorse, act fast!**

Any door-to-door purchase over \$25 is covered by the Federal Trade Commission's "cooling-off rule," which gives the buyer three days to cancel for a full refund.

### **Ask to see proof of insurance...**

which is required by state law for any home improvement company peddling their services to you. Also, be sure to check the validity of the company's license or registration with your local building department or licensing agency.

### **Get multiple written estimates...**

before choosing a contractor. Never pay in full until the work has been completed; limit what you pay in advance; do not pay with cash, and get a receipt for your payment.



N.J. Division of Consumer Affairs

**800-242-5846**

[www.njconsumeraffairs.gov/anti-fraud-toolkit](http://www.njconsumeraffairs.gov/anti-fraud-toolkit)