Do Not Let a Doorstep Storm Offer Become an Unchecked Repair Contract - working notes

One situation. Clear facts. An honest next step.

For U.S. home repairs after severe weather, FTC advises verifying contractor licensing and insurance, obtaining written estimates and reading the contract. Urgency or a doorstep discount does not replace those checks.

Hypothetical example: An adult pauses an unsolicited full-payment demand after a storm and verifies the contractor and written proposal before authorizing repair work.

01 Keep the offer separate from permission to work

Keep the unsolicited offer separate from work authorization.

Proposed repair

Immediate safety route if needed

Offer not yet authorized

02 Verify the contractor before comparing the price

Verify the contractor and compare written estimates.

Official license check status

Insurance evidence question

Comparable estimates available

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03 Read the payment promise with the work promise

Read actual contract and payment terms under applicable guidance.

Written scope and schedule

Payment condition needing review

State guidance question

04 Keep insurance and authorization questions distinct

Confirm authorized work and separate insurance questions.

Household decision

Insurer or qualified-advice question

Approved work communicated privately