

Tuesday April 4, 2017

Scammers target cyclone and flood victims

Households and businesses affected by Tropical Cyclone Debbie and its aftermath are being warned to watch out for scam artists posing as builders or insurance company assessors.

Insurance companies have received calls from distraught policyholders in northern and south-eastern Queensland and northern New South Wales who have been doorknocked by scammers demanding cash for clean-up, inspection and repair services.

ICA CEO Rob Whelan said being aware of scam repairers and builders could save policyholders from becoming victims twice.

“This racket is generally carried out by travelling conmen and women who typically target elderly or vulnerable householders, though business owners are also being approached,” he said.

As of 9am today, insurers have received 28,000 claims across both states. Insured losses are estimated at \$306 million.

“They often claim to represent the insurance company and pressure the householder or business owner for money to inspect the roof or other damage. They may offer special deals on repairs, demanding cash up front, and leaving the job unfinished or poorly done. They will sometimes pressure their victims to drive to an ATM to withdraw money.

“If someone knocks at your door claiming to represent your insurer, contact your insurance company to check their identity. An insurance company representative would never demand cash to carry out an inspection.

“Never agree to repairs that you may wish to lodge an insurance claim for without first checking with your insurer. Not only are these scammers unlikely to do a good job, but unauthorised work may not be covered by your insurance policy.”

The ICA recommends:

- If unexpectedly approached by a contractor or assessor, ask to see credentials
- If you are not satisfied, contact your insurance company to make sure they are appointed by your insurer. Contractors and assessors authorised by insurers will normally notify customers in advance before repairs or inspections take place
- If you remain suspicious, ask to see the contractor or assessor’s driver’s licence and write down the licence number and their vehicle’s licence plate number
- Do not hand over any form of payment directly to a contractor or assessor requesting cash unless authorised by your insurer to do so. Do not sign a contract with someone whose identity you have been unable to verify
- Contact your insurance company and seek advice about the repairs process under your policy

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- Report suspected scammers to the National Travelling Conman Hotline on 1300 133 408 or police

For flood recovery tips, see the Understand Insurance fact sheet:

<http://understandinsurance.com.au/assets/Checklists/Flood%20recovery.pdf>

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