



## Reporting Fraud

If you believe you've been approached by an unlicensed contractor or adjuster, or have been encouraged to fabricate an insurance claim, contact your insurance company or NICB immediately.

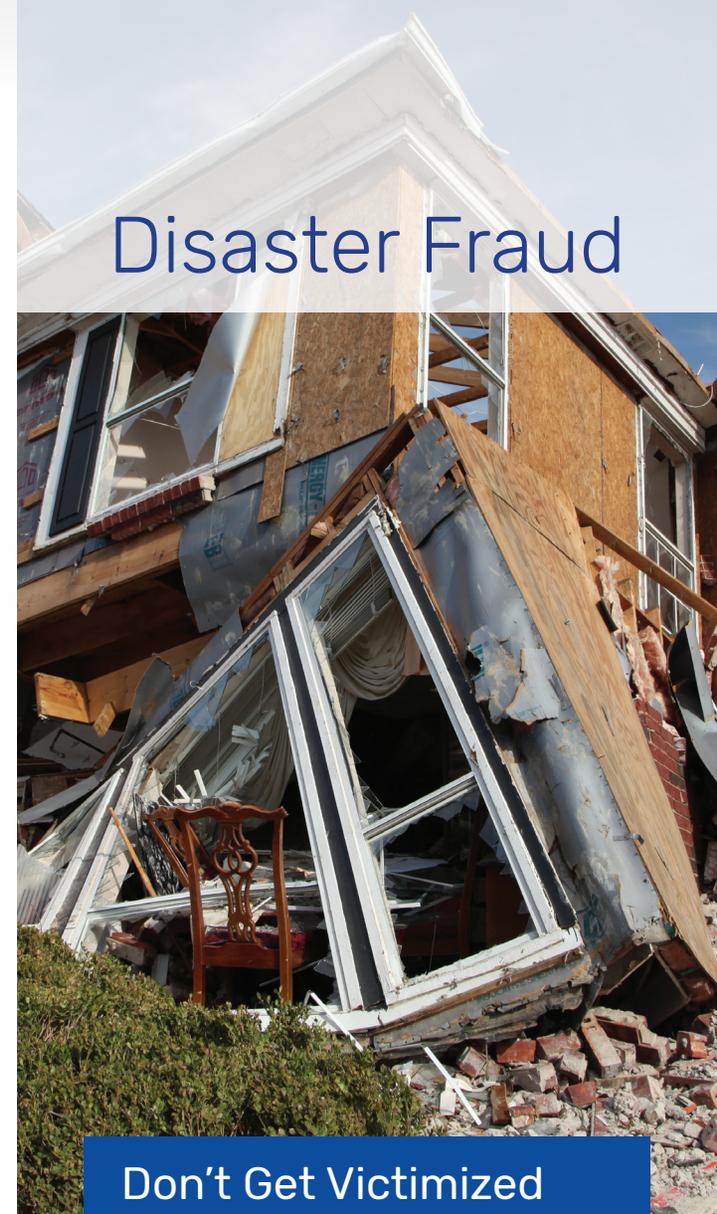
*Anyone with information concerning insurance fraud can report it anonymously.*

- **Call 800.TEL.NICB** (800.835.6422)
- **Submit a form online** at [www.nicb.org/how-we-help/report-fraud](http://www.nicb.org/how-we-help/report-fraud)

*Headquartered in Des Plaines, Ill., the NICB is the nation's leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle crime through data analytics, investigations, learning and development, government affairs and public affairs. The NICB is supported by more than 1,300 property-casualty insurance companies and self-insured organizations.*

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# Disaster Fraud

**Don't Get Victimized  
Twice**

## Surviving a disaster is terrifying enough.

During an emergency, your thoughts are on the safety of yourself, your family, and your neighbors. Fraud is the last thing on your mind.

Dishonest contractors often try to take advantage of you when you're at your most vulnerable—having lost your home, your vehicle or your belongings.

Becoming a victim of a disaster may be impossible to avoid. But you can avoid being victimized by scam artists often found lurking in the wake of a catastrophe.

## 🕒 Avoid Common Schemes

After a disaster, contractors often go door-to-door in damaged neighborhoods offering cleanup or repair services. While many of these people are honest and reputable; others are not.

### Dishonest contractors may try to pocket more profit by:

- Accepting payment then never completing (or even showing up for) the job.
- Using inferior materials or performing shoddy work that's not up to code.

Almost all of these scams are unsolicited—they begin with a visit from a contractor who seeks to help victims rebuild. That's why we say, "If you didn't request it, reject it."

A catastrophe greatly magnifies the opportunity for fraud and abuse.

*Insurance coverage may be rendered void if there is misrepresentation by an insured. So don't be tempted to conspire in a fraudulent insurance claim. Insurance fraud is a felony!*

## 🕒 How To Prevent Fraud

The National Insurance Crime Bureau (NICB) recommends you consider these tips to avoid fraud after a disaster.

### WORKING WITH INSURANCE

- **Call your insurance company first** if you think you might have damage from a storm or other disaster.
- **Make sure you review** and understand all documents sent to your insurance.
- **Never let a contractor interpret** the language of your insurance policy or discourage you from contacting your insurance company.

### HIRING A CONTRACTOR

- **Get more than one estimate.** Never let a contractor pressure you into hiring them.
- **Work with only licensed and insured contractors.**
- **Demand references** and check them.
- **Ask to see the salesperson's driver's license,** write down the license number and their vehicle's license plate number.

### GETTING THE WORK DONE

- **Get contract terms in writing.** Cost, time schedules, payment schedules, guarantees, work to be done, and other expectations should be detailed.
- **Never sign a contract with blanks.**
- **Never pay a contractor in full or sign a completion certificate** until the work is finished, and ensure reconstruction is up to current code.