



Protect Yourself from Disaster Fraud

Following a disaster, your primary focus is safety: the safety of your family, your neighbors, and yourself. Anything else comes second—precisely what those who commit fraud want to exploit.

Whether you've lost your belongings, your vehicles, or your home, when the dust settles, dishonest contractors may target you at your most vulnerable. During such stress, you may not even recognize the signs until it's too late.

You can't always avoid disasters, but you can avoid scammers.



Report Fraud Today

If you suspect fraud, contact law enforcement and your insurance company immediately.

Report Fraud to NICB

Call 800-TEL-NICB (800-835-6422)

Submit a form online at
NICB.org/ReportFraud

Access More Information Online

For more information, visit
NICB.org/Prevent-Disaster-Fraud



Headquartered in Oak Brook, Ill., the NICB is the nation's leading not-for-profit organization exclusively dedicated to fighting insurance crime. The NICB is supported by more than 1,200 property-casualty insurance companies, self-insured organizations, and industry-adjacent member companies.

Headquarters Office

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Disaster Fraud



NICB National
Insurance
Crime
Bureau

How To Prevent Fraud Following a Disaster

You are your first line of defense against fraud. The National Insurance Crime Bureau (NICB) recommends:

Working With Insurance

- Call your insurance company to create a solid plan of action.
- Review all your insurance documents, directing any questions about benefits or limits to your insurance company.
- Do not ask for clarity on your insurance from contractors who may misinterpret the policy's language.
- Maintain control of your insurance benefits by refusing to sign an Assignment of Benefits (AOB) form, which allows contractors to seek direct payment from your insurance company.

Hiring a Contractor

- Get more than one estimate and don't allow a contractor to pressure you into choosing their services.
- Only work with licensed and insured contractors. Research all contractors, especially those from out-of-state.
- Ask for references and check them all from trusted resources like the Better Business Bureau.
- Ask to see the contractor or public adjuster's driver's license and business or contracting license. Document them.

Getting the Work Done

- Get all contract terms in writing including cost, time schedules, payment schedules, guarantees, and other expectations.
- Avoid signing a contract with blanks, which allows scammers to fill in blanks after they have your signature.
- Wait to issue payment or sign a completion certificate until after the contractor finishes their work and you are certain the work is up to code.

Avoid Common Schemes

In the wake of disaster, some contractors go door-to-door to offer cleanup or repair services, while others solicit via phone and email. Some provide honest and reputable services, but others are scammers taking advantage of the situation.

Dishonest contractors may deceive victims by:

- Requesting payment without starting or completing a job
- Using inferior materials or providing service that is not up to code
- Improperly hauling and disposing of hazardous and contaminated debris
- Asking for control over insurance benefits (assignment of benefits)

