



Insurance Council  
of Australia



# Look out, disaster chasers about

**‘Disaster chasers’ typically present themselves in a disaster impacted area shortly after an event occurs** but can also appear months later. They may door knock neighbourhoods, claiming to have identified damage at your property, or in some very bold cases they may claim that they are here at the behest of your insurance company.

Disaster chasers might do the following:

- Claim to be able to identify damage to your property that you were unaware of, sometimes by way of a free inspection
- Ask for money up front
- Promise to get the repairs done in a short amount of time
- Promise to get the repairs done for an amount that is far below legitimate competitors’ bids
- Not have insurance or necessary licenses
- Ask you to sign a contract, on the spot
- Claim that they will be able to get your insurer to pay more for an insurance claim than you could manage yourself

## Top tips for identifying or dealing with a disaster chaser

- Insurers will not send a tradesperson or builder to your home without notifying you and providing you with details.
- Speak to your insurer before agreeing to any repairs or rebuilding work to make sure your insurer will cover it.
- If in doubt, ask for identification such as a builder’s licence or driver’s licence, and ring your insurer to check.
- Don't sign contracts with a disaster chaser if they door knock.
- If you have signed a contract, there is a cooling -off period, your insurer can help you end the relationship with the disaster chaser.

If in doubt, report any suspicious activity to government authorities or police.