



News release

Insurance Council
of Australia

Wednesday, 26 November 2025

Claims continue to rise as ICA warns of disaster chasers

Insurers have now received more than 27,800 claims for the south-east Queensland hailstorms that impacted the region on Sunday 23 November and Monday 24 November.

As power returns to homes more claims are expected to be lodged over coming days.

The Insurance Council of Australia (ICA) is warning impacted residents to be wary of disaster chasers.

Disaster chasers are opportunistic individuals who may offer quick-fix cleanup, repairs, and inspections, often demanding upfront cash payments for shoddy or incomplete work.

Some disaster chasers pressure homeowners to sign a contract on the spot for future repair work and may promise their insurer will pay.

This can leave the homeowner liable to pay a commission or inflated repair bills not covered by their insurance policy, as insurers will only pay for approved work that is covered by a policy.

Residents who believe they may have been approached by or signed with a disaster chaser should seek guidance from their insurer.

Tips for identifying and dealing with a disaster chaser:

- An insurer will not send a tradesperson or builder for repairs 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 the work
- A tradesperson or builder who is working for your insurer will not ask you for payment
- If in doubt, ask for identification such as a builder's licence or driver's licence, and ring your insurer to check
- If you sign a contract with a disaster chaser, you have a statutory 10-day cooling-off period. Your insurer can help you end the relationship with the disaster chaser

Impacted policyholders who are yet to make a claim are encouraged to get in touch with their insurer as soon as possible to begin the claims process.

Quotes attributable to ICA CEO Andrew Hall:

We encourage anyone who's been impacted by recent storms to lodge a claim with their insurer even if they don't know the full extent of the damage

It's also important to remain on alert for disaster chasers, particularly with more storms predicted for the remainder of the week.

The ICA has stood up an industry-wide taskforce to help manage claims from this event with insurers beginning to process claims.