

# Don't Be Victimized Twice

Each year, policyholders receive millions of dollars from insurance companies so that they can rebuild their homes and businesses. Unfortunately, those claim dollars are often the target of unscrupulous individuals who prey on disaster victims at a time when they are emotionally devastated and most susceptible to fast-talking scam artists who present themselves as concerned contractors.

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 the NICB.



## For More Information

The National Insurance Crime Bureau (NICB) is the nation's leading nonprofit organization exclusively dedicated to leading a united effort of insurers, law enforcement agencies and representatives of the public to prevent and combat insurance fraud and crime through data analytics, investigations, training, legislative advocacy and public awareness.

Learn more about disaster fraud schemes and how you can protect yourself on the NICB's Web site at [www.nicb.org](http://www.nicb.org).



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## Disaster Fraud

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Fraud Solutions **now.**<sup>SM</sup>

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# Hurricanes, Earthquakes, Floods, Tornadoes

Imagine suddenly losing everything in a matter of minutes: your home, your vehicle, your belongings, your memories. You're already under tremendous emotional stress, so the last thing you need is someone trying to take advantage of you when you're down.

Becoming a victim of a natural disaster may be impossible to avoid. You can, however, avoid being victimized by dishonest contractors often found lurking in their wake.

After a natural disaster, salespeople go door to door in damaged neighborhoods, offering cleanup or repair services. While many of these businesspeople are honest and reputable, others are not. The dishonest ones may pocket the payment without completing the job or use inferior materials and perform shoddy work not up to code.

Disaster fraud is rampant. A fraud task force set up after Hurricane Katrina received and screened more than 26,000 fraud complaints and referred more than 17,000 of those to law enforcement for investigation.



# When Someone Comes to Your Door...

The NICB recommends reviewing these tips before you act on a contractor's offer for services.

- Work with only licensed and insured contractors.
- Get more than one estimate. Don't be pushed into signing a contract right away.
- Get everything in writing. Cost, work to be done, time schedule, guarantees, payment schedule and other expectations should be detailed.
- Require references, and check them out.
- Ask to see the salesperson's driver's license; write down the license number. Also, take down his or her license plate number.
- Never sign a contract with blanks. Fraudulent contractors may enter unacceptable terms later.
- Never pay a contractor in full or sign a completion certificate until the work is completed.
- A catastrophe greatly magnifies the opportunity for fraud and abuse. Don't be tempted to conspire in a fraudulent insurance claim. Insurance fraud is a felony.
- Insurance coverage may be rendered void if there is misrepresentation by an insured.

# On Your Side When Disaster Strikes

If you suspect disaster fraud activities, contact NICB in one of three easy ways:

1. Text the keyword "FRAUD" to TIP411 (847411).
2. Call 1-800-TEL-NICB (1-800-835-6422).
3. Submit a form on [www.nicb.org](http://www.nicb.org).

Your tip can be anonymous.

