News release

Insurance Council of Australia

Wednesday, 18 November 2026

Look out QLD and NSW, Disaster Chasers are about

Insurers are warning storm-hit households in Queensland and New South Wales to watch out for disaster chasers, with some posing as insurers to get through the door and push homeowners into unnecessary and unauthorised repair contracts.

More than 9,000 claims have now been lodged since severe storms hit the two states between 11 and 17 November.

While insurers are on the ground supporting recovery across many of the affected areas, customers should be wary of opportunistic disaster chasers who follow storms and take advantage of people during this challenging time.

Some offer tree and debris removal, hail assessments, inspections, repairs or claims management for cash upfront, then do poor work or nothing at all.

Others push homeowners to sign a contract on the spot and promise that their insurer will pay. This can leave people paying commissions or inflated bills their policy won't cover, because insurers only pay for approved work covered by a policy.

Anyone who has been approached by, or signed with, a disaster chaser, should contact their insurer.

Tips for identifying and dealing with a disaster chaser:

1. Your insurer will tell you before sending a tradesperson or builder to your home, and will give you their details.
2. A tradesperson or builder working for your insurer will never ask you for payment.
3. If in doubt, ask for ID such as a builder's licence or driver's licence. Then call your insurer to check, using the number on your policy or their website, not one the person gives you.
4. Speak to your insurer before agreeing to any repair or rebuilding work.
5. If you've signed a contract with a disaster chaser, you have a statutory 10-day cooling-off period. Your insurer can help you get out of it.

Quotes attributable to ICA Director Mitigation and Extreme Weather Response, Liam Walter:

> Sadly, disaster chasers turn up after storms to target people when they're at their most vulnerable, and we're now hearing some are pretending to be from insurers.
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> They can leave families, older Australians and vulnerable people far worse off, with big bills and homes that are still damaged.
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> If in doubt, contact your insurer directly using the number on your policy or their official website.