

# NATURAL DISASTER SCAMS



Natural disasters like hurricanes, floods, and tornadoes can cause tremendous damage. Picking up the pieces is difficult enough; let's keep scammers from making things worse.

Here are some common post-disaster scams. Visit [ncdoj.gov/disaster](https://ncdoj.gov/disaster) to learn more.

## PRICE GOUGING

- Charging too much for goods and services during a crisis is against the law.
- If you know of a business charging excessive prices, file a price gouging complaint with our office at [ncdoj.gov/gouging](https://ncdoj.gov/gouging) or by calling 1-877-5-NO-SCAM.



## HOME REPAIR/TREE REMOVAL SCAMS

- Before you pay for tree or debris removal, call 2-1-1 first to see if there are free options.
- Contact your insurance company before beginning repair work in case you need an adjuster's approval.
- Confirm with your insurance company that people claiming to be insurance adjusters are legitimate employees or agents.
- Get referrals for contractors from friends and family; don't hire someone just because they knock on your door.
- Compare estimates from different businesses before signing a contract.
- Make sure your contract is in writing and includes the scope of work, materials, work schedule, guarantees, and payment schedule.
- Don't pay for work up front and don't pay with cash. Ideally, use a credit card so you can dispute payment if needed. Pay as the work is done, not before.



## CHARITY SCAMS

- Choose the charities you know and want to support. Don't give to one just because it called or emailed you. It may not be legitimate.
- Look into a charity's ratings and prior complaints with the Better Business Bureau, Charity Navigator, Guidestar, the North Carolina Secretary of State, and our office's Consumer Protection Division.
- Ask how the charity will spend your donation. You want as much as possible to go to people in need.
- Pay with a credit card through a website or telephone number you know to be legitimate.



If you've been the victim of a disaster-related scam, file a complaint at [ncdoj.gov/complaint](https://ncdoj.gov/complaint) or call us toll-free at **1-877-5-NO-SCAM**.



Attorney General

**Josh Stein**