



AFTER THE STORM...

**Being Prepared for Fraud & Scams
After a Natural Disaster Incident**

INTERNATIONAL ASSOCIATION OF FINANCIAL CRIMES INVESTIGATORS

AFTER THE STORM....

Natural disasters are catastrophic events that can severely impact large populations and communities with little to no warning. The destruction that is left behind can be extensive and rebuilding process lengthy and arduous.

The **International Association of Financial Crimes Investigators (IAFCI)** is thinking of you during this difficult time and would like to assist those in the recovery and rebuilding process by making sure that you are not targeted a second time **AFTER THE STORM**.

Natural disasters and catastrophic events are perfect opportunities for fraudsters and criminals to attack.

This document is meant to bring awareness of possible frauds, scams and crimes that criminals may deploy within our communities and upon our citizens in the most difficult of times.

Don't fall victim. Arm yourself with knowledge and awareness to recognize these threats.


We are here for you and wish to provide you with information to prevent these frauds a scams from happening so you can continue on the road to recovery.



IAFCI

**Communication
Collaboration
Cooperation**

Top 10 Frauds After Natural Disasters

- 1. CHARITABLE SOLICITATIONS:** Fraud involves people or Internet sites posing as organizations claiming to raising funds for victims of natural disaster events.
 - Give only to recognized and established charities
 - Validate the charity through **Charity Navigator** or the **Better Business Bureau:**
<https://www.charitynavigator.org>
<https://www.bbb.org>
 - Verify you are calling the legitimate phone number or website for the charity before contributing.
 - Make sure that the website is secure (https or the  symbol before providing funds or account information.
 - Don't provide funds or account information from door-to-door solicitations. It is safer to make your donations via verified phone numbers and websites of established charities or organizations.
- 2. Spoofed Websites:** Fraudsters create fake websites and soliciting victims to go to the website that appears to be legitimate and may contain logos of legitimate charities and organizations. Believing they are on the true site, victims enter their personal identifying information (PII) or financial account information to assist or seek assistance from the charities/organizations.
 - Look at the URL of the webpage and make sure it is the true URL for the charity.
 - Make sure the website is secure before entering any information
- 3. Spoofed Phone Calls/Texts:** Fraudsters can use apps to have any legitimate name and/or phone number of a charity/organization/company appear on your caller ID screen. Unsuspecting victims will provide PII or financial information based on the believe they are the real entity.
 - Don't be fooled on what you see on your screen...it may not be real
 - Never provide PII or financial account information from an incoming phone call, text, or emails.



Top 10 Frauds After Natural Disasters



- 4. **Price Gouging:** Businesses, without justification, increase the price of goods or services based on limited supply in the affected areas of the disaster.
 - Report any suspicions of price gouging to your Attorney General's Office
 - Don't support companies that are engaged to unjustified inflation of prices in order to make a profit.
- 5. **Contractor Fraud:** Individuals pose as contractors to offer to repair damage but request payment up front. Once they receive the payment, they don't conduct the work and disappear.
 - Never pay up front for future contractor services
 - Most States require a written contract to be given to the homeowner and a waiting period before work can begin.
 - Contractors must be registered with your State's Governmental Agency such as Dept. of Consumer Protection.
 - Check Better Business Bureau and online for any complaints
- 6. **Property Insurance Fraud:** Victims inflating and misrepresent losses, or purposely damaging property or falsifying records in order to collect on insurance policies. Fraudsters can even make false claims on other people's or non-existent property.
 - People and groups that engage in Insurance fraud can be charged with State and Federal crimes.
 - Accurately report damage to your property.
 - Report suspected insurance fraud to the insurance company or law enforcement.

**INSURANCE
FRAUD**

Natural Disaster Scams/Frauds & Prevention Tips

- **7. Mail Theft:** Natural disasters and catastrophic events usual result in increased incidents of mail theft by opportunistic thieves. Fraudsters are targeting to steal disaster relief fund and/or insurance checks sent or being sent in the mail. They will then “Wash the check” (Use chemicals to remove the writing on the checks) and make them payable to themselves or 3rd parties.
 - Don’t leave mail unattended in mailboxes for long periods of time and avoid placing the mail in the box overnight.
 - Don’t leave the flag up to the mailbox for outgoing mail
 - Pick up mail shortly after delivery time.
- **8. Insurance Company Imposters (In-Person/Telephone/Email):** Fraudsters will claim to be with your insurance company to get you to provide personal identifying information and/or bank account information over the phone, via email or even in person.
 - All contacts with your insurance company should be initiated by you on verified phones and websites when asking for personal identifying information or account information.
 - For in-person visits of adjusters, see Ruse Burglary prevention techniques (#10).
- **9. Emails/Texts Containing Malware & Viruses:** Fraudsters will send emails and texts and pop up ads on your computer/phone containing malicious malware and viruses. They may have some reference to the disaster or requesting immediate action in hopes that you will click on a link or attaching that contains malicious software to obtain access to your computer and steal information.
 - Never click on an unsolicited emails or texts that have an attachment or link and you don’t know the person sending the message.
 - Hover your mouse over the email address to see when the true email is originating from
 - Never provide PII or account information from an incoming email. Research the company/organization obtain their contact information from statements.
- **10. Ruse Burglaries:** Fraudsters appearing at your residence claiming to be with a utility service, government agency, or other entities and either need access to your house or try to get you to exit your house so other actors can get inside and still property within.
 - Never let someone inside your house until you can validate who they are.
 - Fraudsters will use uniforms and IDs that look like they are legitimate.
 - If you are not sure who they are, don’t let them in and call for your local police to respond.



If You Have Been Targeted or Suspect a Fraud:

If you suspect that you've been targeted by a disaster-related scam, report it to your local police AND the:

National Center for Disaster Fraud (NCDF)
866-720-5721 (24 Hr. hotline)

You can also complete the following online Department of Justice's (DOJ) disaster fraud complaint form at:

<https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>

For more information about disaster relief fraud, please visit the following links:

Federal Communications Commission:
www.fcc.gov > Consumer > Consumer Guides

Department of Justice
<https://www.justice.gov> > disaster-fraud

FEMA
<https://www.fema.gov>

AARP Fraud Watch Network
<https://www.aarp.org> > money > scams-fraud > info-2020 or call the AARP Fraud Watch Network Helpline at **877-908-3360**

About the IAFCI

The IAFCI is a non-profit international organization that provides services and information about financial fraud, fraud investigations and prevention methods for the common good of the financial payment industry and our global society.

Our Membership consists of law enforcement, banking retail services and others dedicated to educating those in the field of fraud, financial and cybercrimes investigations. For more than 50 years, this organization has been supporting those in the field with training, education, certification and resources to assist in their investigations as well as educating the public about scams, frauds and crimes in the financial arena.

If you are in these fields, we hope you consider joining the fight against fraud, financial and cybercrimes. Please visit our public page at IAFCI.org for more information as to how you can become a member. To our citizens, we pledge to continue to make your communities safe and help bring awareness so you don't fall victim to the numerous crimes that fraudsters to deploy in order to obtain your personal identifying information or your hard earned finances.

We are there for you. Please visit us at IAFCI.org and also please check out our bi-weekly podcast at www.protectorspodcast.com to learn about the frauds, scams and cybercrimes occurring in your area.