

# Consumer advice after a disaster

The following is a collection of information and advice from Consumer, Building and Occupational Services (CBOS) about common issues or questions you may have as a consumer, if a disaster has impacted you or your community.

## **Fake fundraising**

Be aware of fake fundraisers pretending to raise money for disaster-affected communities.

- Contact CBOS online at [www.cbos.tas.gov.au/contact-us](http://www.cbos.tas.gov.au/contact-us) or call 1 300 654 499 to make sure the person or group is a registered organisation or fundraiser.
- Research the name of the proposed fundraising group. Check their website and/or give them a call.
- Visit [www.scamwatch.gov.au](http://www.scamwatch.gov.au) to see if the fundraiser is a known scam.

## **Insurance company disputes**

Contact the insurance company and lodge a dispute using their internal dispute process.

- If this is unsuccessful, contact the Insurance Law Service for free telephone or internet advice at [www.insurancelaw.org.au](http://www.insurancelaw.org.au) or call 1 300 663 464.
- To lodge a dispute concerning your insurer, contact the Australian Financial Complaints Authority at [www.afca.org.au](http://www.afca.org.au) or call 1 800 931 678.

## **Goods and services not provided as agreed by a business**

If a business is unable to provide goods or services due to a disaster or because of road closures and safety warnings, write an email or letter to the business and ask for a refund.

- If you paid with a credit card (or by choosing 'credit' if paying with a debit card) for services that were not provided, you may be able to claim a 'chargeback' through your credit card provider.
- If a refund is not provided you may contact CBOS for further advice at [www.cbos.tas.gov.au/contact-us](http://www.cbos.tas.gov.au/contact-us) or call 1300 654 499.

## Profiteering (price rip offs)

You may notice an increase in some prices. This can happen as a business may be faced with extra costs to get goods into the shop, such as extra transport charges to freight goods in. Supply and demand can also cause prices to increase, as there is a lack of goods and greater demand. However, the Australian Consumer Law protects consumers from unconscionable conduct by traders.

If you suspect a business is profiteering, ask them to explain the price increase that seems excessive or unreasonable. If you are not satisfied with their response, lodge a complaint with CBOS at [www.cbos.tas.gov.au/contact-us](http://www.cbos.tas.gov.au/contact-us) or call 1300 654 499 and provide as much information as possible, including the name and location of business, description and price of goods, copies of any receipts and a photo of the advertised goods or the sale sign.

## Repairing and rebuilding your home

### My home has been partially or completely destroyed... what should I do to rebuild?

If you have a home insurance policy and know who the insurer is, contact them as soon as possible. If you are not sure which insurer your policy was with, or you don't have a copy of your insurance documents, contact the Insurance Council of Australia on 1300 728 228.

When you are ready to think about rebuilding all or part of your property, contact your insurer first to check your policy and find out whether you are covered, then:

- ask around for suitable tradespeople and check their credentials
- get quotes
- avoid tradespeople who give only mobile numbers and first names – you may not be able to contact them if there is a problem
- do not pay in full up front
- be wary of door-to-door offers - get proof that the tradesperson is making the offer legally and appropriately
- check with your local council whether a building permit or other approval is needed.
- ask for a tradesperson's full name and licence number so you can check it.

### Travelling con men and opportunistic/unlicensed tradies

Travelling con men ('fake tradies') and opportunistic or unlicensed tradies target disaster-affected areas. To ensure you are not hiring a fake tradie:

- ask for the full name, licence number and contact details – and **check they are licensed** at [www.cbos.tas.gov.au](http://www.cbos.tas.gov.au)
- **shop around and get quotes** to compare services and prices
- **get recommendations** from friends and family
- **research the tradie's name or business** name.

If you suspect fake tradies are in your area, **contact CBOS** online at [www.cbos.tas.gov.au/contact-us](http://www.cbos.tas.gov.au/contact-us) or ring 1300 654 499.

## **I was building or renovating my home and the work was damaged... what should I do?**

Talk to your builder in the first instance as their general construction insurance may cover the damage. If you have lost your contract documents, contact your builder and ask for another copy.

Talk to your insurer or the Insurance Council of Australia online at [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au) or by calling 1300 728 228.

## **Disrupted travel arrangements due to disaster**

### **Missed flights, ferries or other transport**

People facing disruption or cancellation of their travel plans should contact their transport provider for the latest information.

- Prior to your departure time, contact the transport operator to check if your travel has been delayed or cancelled. If it has, some airlines may offer to reschedule or provide refunds.
- Read the terms and conditions of your travel fares and ticket type.
- Be aware of other costs and charges to alter missed flights.
- If a resolution is not reached with an airline, the Airline Customer Advocate may be able to assist you – visit [www.airlinecustomeradvocate.com.au](http://www.airlinecustomeradvocate.com.au)

### **Cancelling bookings**

Read through the terms and conditions concerning cancellations relating to your booking.

If you have to cancel bookings (eg camping sites, accommodation, tours, events, car hire) due to the disaster, talk with your travel agent or the travel provider as soon as possible and see if you can re-book or receive a refund.

- If your travel provider is no longer operating, contact CBOS online at [www.cbos.tas.gov.au/contact-us](http://www.cbos.tas.gov.au/contact-us) or call 1300 654 499.
- If you paid with a credit card (or by choosing 'credit' if paying with a debit card) for services that were not provided, you may be able to claim a 'chargeback' through your credit card provider.
- If you paid by cash, or by EFTPOS using a cheque or savings account, you may be eligible to lodge a claim for compensation through your state/territory small claims tribunal or court.

### **Car hire damage, delays and cancellation**

- Read the terms and conditions of your car hire contract – it will include terms about cancellations, changes, damage and your liabilities.
- Contact the car rental business.
- Reschedule if applicable, and be aware of costs and charges to alter the car hire agreement.
- Any insurance or excess fees you have paid in hiring the car will not fully cover you for damage – it will only reduce the amount you may have to pay if the car is damaged in your possession. This fee will limit your liability to a particular amount – usually between \$3,000 and \$5,000.
- These 'damage reduction' options only reduce your liability in limited circumstances – often, you will not be covered for natural disasters.

- If you have travel insurance, check whether it covers any hire car excess or damage costs.
- Credit card deductions for damage should only be made after the hire company provides an itemised bill and a reasonable opportunity for you to dispute any charge.
- If possible, take photographs of the car before you return it.
- Make sure you are present when it is inspected by the car hire company.

## Travel insurance

You should check the terms and conditions of your policy to see whether you are covered for individual circumstances.

If you have travel insurance you may be able to contact your travel insurer if you cannot resolve a dispute directly with your airline, accommodation provider or car hire company.

- Travel insurance disputes can be referred to the Australian Financial Complaints Authority at [www.afca.org.au](http://www.afca.org.au) or by calling 1800 931 678.
- Free legal advice is available from the Insurance Law Service at [www.insurancelaw.org.au](http://www.insurancelaw.org.au) or by calling 1300 663 464.

## Travel agencies

If your travel agent is ATAS accredited, they should have a dispute resolution process in place. You will find it in the written material from the travel agent, on their website or by contacting them directly by phone.

## Who do I contact?

Contact CBOS for information about:

- finding and choosing a registered electrician, plumber, gas-fitter, auto gas-fitter, builder, architect, engineer, civil designer, building designer, building services designer or building surveyor
- building contracts
- working with a tradesperson or builder
- help with disputes.

## Consumer, Building and Occupational Services (CBOS)

1300 654 499 | [www.cbos.tas.gov.au/contact-us](http://www.cbos.tas.gov.au/contact-us)

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