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‘Storm chasers’ could push up insurance premiums

RACQ has issued a warning to Gympie residents to be on alert for opportunistic storm chasers and third parties who knocked on the doors of locals to tempt them to lodge a dodgy insurance claim.

Eight months after a severe storm system moved through Gympie and Kingaroy, RACQ had seen an unprecedented number of claims for property damage, when compared with the normal pattern of other catastrophic weather events in Queensland over the past five years.

RACQ spokesperson Paul Turner said members had contacted the Club concerned about ‘door knockers’ and the number of roof replacements and claims they considered to be frivolous.

“We’re seeing a huge number of claims come in such a long time after the event and we’re hearing from our members who’re worried these storm chasers are trying to take advantage of them and make a buck,” Mr Turner said.

“We don’t want our members to be caught out signing a contract with a third party and then have to pay for expensive repairs themselves if their claim isn’t accepted. We’re also worried about the impact on affordability of insurance for the broader community as a result.

“We welcome legitimate claims, that’s why insurance exists. It’s there to ensure people are safe and able to return to their normal lives after an event, but unfortunately when some people make unnecessary claims, it can have a negative impact on everyone.”

Mr Turner said the focus was well and truly on Gympie, as RACQ and global reinsurers questioned the anomaly in claims data following the storm.

“As a result of this event, we may need to review our product offering and premiums for the area and apply additional diligence to claims,” he said.

“We have a responsibility to protect our members and to provide fair and affordable insurance cover for all, which is why we’re speaking up about this issue.

“We’re asking our members not to engage with third-party contractors and to call their insurer first so they can protect themselves, and what they pay for insurance, in the long run.”

Media inquiries: RACQ spokesperson Paul Turner 0408 850 270; Manager Corporate Affairs Lucinda Ross 0447 196 258.

RACQ is Queensland’s largest club and peak independent motoring organisation. We were formed in 1905 to represent the interests of the State’s first motorists and today campaign for safer drivers, vehicles and roads on behalf of the 1.7 million members who own the Club. We offer those members a vast range of motoring, insurance, banking, entertainment and travel services and benefits, and each year respond to more than a million calls for roadside assistance.