

Disaster scams & false aid offers

ACTION CHECKLIST

Pause before paying, sharing identification or following an urgent aid message. Verify the organisation using a contact you find independently, ask for written terms and avoid pressure to pay immediately. Keep emergency funds for verified essentials. A logo, uniform or forwarded link does not establish trust.

[] Find an independent contact

Use the organisation's known website or an existing trusted number rather than the contact in an unsolicited message. Confirm the specific programme or provider.

[] Protect personal information

Share only what the verified process needs. Never give account passwords, one-time codes or a full identity document to an unverified caller.

[] Check payment demands

Unexpected upfront fees, gift cards, cryptocurrency or pressure to pay immediately are warning signs. Ask for written terms and time to review.

[] Check repair offers

Verify relevant credentials, references and a written scope before hiring. Do not let a door-to-door offer rush you into unsafe entry or a large advance payment.

[] Preserve evidence safely

Keep receipts and message details without engaging further. Use verified consumer-protection or legal support when safe and available.

WATCH FOR

An offer of transport or shelter may also carry exploitation risk. Do not surrender documents or separate from family because a stranger promises priority assistance.

IF HELP IS UNAVAILABLE

If reporting channels are unavailable, stop contact, protect remaining money and accounts, and retain the records for later. A promised refund is not a reason to make another payment.

Updated 2026-10-02 | Civilian educational guidance. Seek qualified help when reachable and safe; do not delay immediate protective action.

Full guide: <https://ospreyzero.com/emergencies/disaster-scams/>

FTC · Recovering from a weather emergency