

IFB Consumer Advice

'Crash for Cash Scams'



The targeting of innocent motorists by fraudsters is a significant and growing risk to public safety and the IFB is working closely with regional police forces to expose and crush the criminal networks involved.

Typically, in 'crash for cash' scams, the fraudsters drive to busy roundabouts, road junctions, or slip-roads, and then perform unexpected and unnecessary emergency stops designed to cause innocent members of the public to crash into them. Claims are made to the innocent motorist's insurer, often including several accounts of fictitious injuries from members of the criminal gang. For each successful scam, the criminals can net up to £30,000 and the IFB has evidence to show that the proceeds from this type of fraud are used to fund other forms of serious and organised criminal activity. Fraudulent insurance claims meanwhile add £44 to the annual costs individual policyholders face, on average, each year.

There are things that motorists can do to protect themselves from this type of scam and the IFB offers the following advice:

- If you feel that somebody is following you or driving erratically in front of you, particularly as you approach a roundabout, give the vehicle as wide a berth as possible
- In the event that you are involved in an accident and are suspicious of the circumstances:
 - Record as much detail as possible at the scene e.g. full names, addresses and dates of birth of the claimants. Remember to make a note of the number of people in any other vehicle involved.
 - If possible use a disposable camera or mobile phone to take photographs of the car, drivers, passengers and accident situation from every angle. However, be vigilant and do not put your own personal safety at risk.
 - Get full names and addresses of any witnesses at the scene of the accident, if at all possible.
 - Make sure you tell your insurer in the first instance and highlight your concerns. If you have specific information on who might be involved call the IFB confidential helpline, free of charge, on **0800 328 2550** or report it online at www.insurancefraudbureau.org/report.

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