

# The crash

In most collisions where a vehicle is shunted from behind, the driver of the car behind is deemed 'at fault'. The key element of a 'Crash for Cash' scam is therefore causing an accident for which the other driver can be blamed. To do so, fraudsters adopt one of three methods:

## The staged accident



Two vehicles, both in the hands of the criminals, will be deliberately crashed together away from the public eye. Sometimes the fraudsters may just take a sledge hammer to the vehicles to mimic the effects of a genuine car crash.

## The induced accident



With an induced accident, the fraudster targets an innocent motorist to become the 'at fault' driver. Typically the fraudster's car will pull in front of the victim, slam on the brakes and – if the driver behind can't stop in time – be shunted from the rear. Fraudsters often disable brake lights on their vehicles to give the unsuspecting victim no chance of stopping in time.

Over the years methods have become increasingly sophisticated, involving more than one participant, decoy vehicles and fake witnesses.

By targeting motorists on UK roads, fraudsters are gambling with the lives of innocent people.

Beyond the obvious safety implications, innocent victims of induced accidents can lose their no-claims bonus and see their premium rise following the 'accident'.

## The ghost accident

Sometimes the fraudsters don't bother crashing cars at all. Contrived or 'ghost' accidents are paper-based frauds, which involve submitting completely fabricated claims for accidents which never actually took place, and in some cases for cars that don't even exist.

