

If you need car insurance, be wary of heavily discounted prices on the internet or cheap prices you are offered directly. They're most likely fraudsters using a method known as 'ghost broking'.

HOW IT WORKS

These individuals or groups, known as 'ghost brokers', pose as middlemen for well-known insurance companies, claiming they can offer you legitimate car insurance at a significantly cheaper price.

It is typically carried out by one of three ways: they will either forge insurance documents, falsify your details to bring the price down, or take out a genuine policy for you, before cancelling it soon after.

Whichever way is used, you won't realise you don't have genuine cover unless you get stopped by police or make a claim.

HOW TO AVOID GHOST BROKERS

- If a deal seems too good to be true, then it probably is.
- Ghost brokers often advertise on student websites or money-saving forums, university notice boards and marketplace websites such as Gumtree. They may also try to sell insurance policies to you through adverts in pubs, clubs or bars, newsagents and car repair shops.



- Be wary of brokers using only mobile phone or email as a way of contact. Ghost brokers have even been reported using messaging apps, including WhatsApp, Snapchat and Facebook. Fraudsters don't want to be traced after they've taken money from their victims.



- If you are not sure about the broker, check on the Financial Conduct Authority or the British Insurance Brokers' Association website for a list of all authorised insurance brokers: register.fca.org.uk and biba.org.uk
- You can also contact the insurance company directly to verify the broker's details.
- You can check to see if your car is legitimately insured on the Motor Insurance Database website: ownvehicle.askmid.com

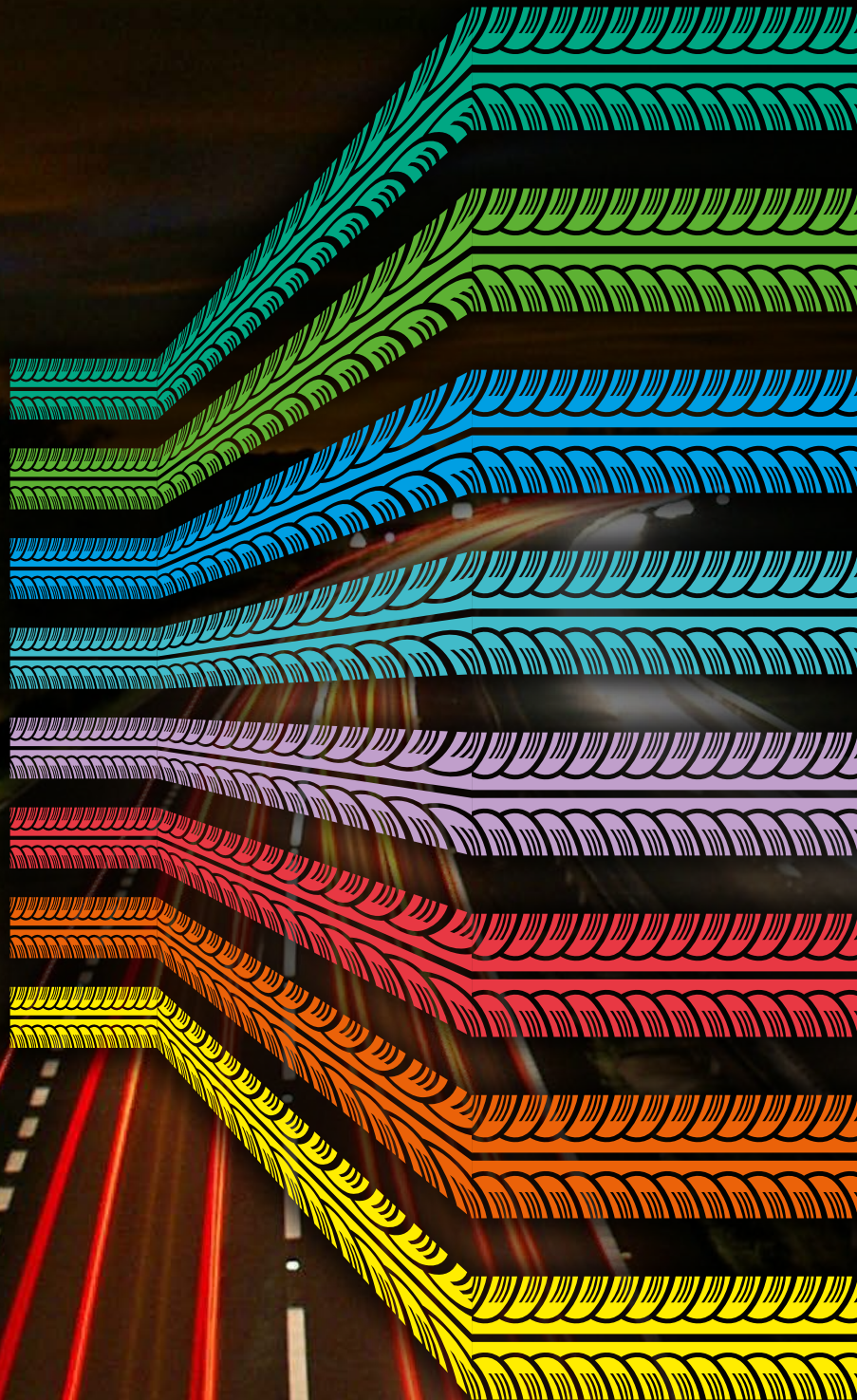
If you think that you've been a victim of a ghost broker, you can report your concerns to **Action Fraud** at actionfraud.police.uk or on **0300 123 2040**.

You can also contact the **Insurance Fraud Bureau** via its confidential Cheathline on **0800 422 0421** or at insurancefraudbureau.org

WATCH OUT FOR FRAUDSTERS OFFERING FAKE CAR INSURANCE



**HOW
MUCH
WOULD
BUYING A
GHOST
BROKING
POLICY
COST YOU?**



Liabel for
claim costs



£300 fixed
penalty notice



6 points on
your licence



Car
seizure



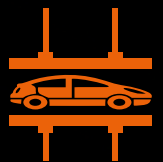
Purchase of valid
insurance policy



£150 minimum
to retrieve
impounded vehicle



Possible vehicle
destruction



Initial purchase
of invalid
insurance policy

