



# COVID-19 CAR INSURANCE SCAMS

[HTTPS://WWW.INSURANCEFRAUD.ORG/COVID-19.HTM](https://www.insurancefraud.org/covid-19.htm)



## STAGED ACCIDENTS

Scammers set you up for an accident to make an insurance claim. With **COVID-19**, **social distancing**, and fewer cars on the road police may not arrive and there are no witnesses.

Look out and keep a safe distance here too!

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## AUTO REPAIR FRAUD

Shops may charge excessive fees for cleansing, disinfecting and storing vehicles, claiming they cannot work on vehicles for several days because of possible **COVID-19** infection.

Be suspicious of auto repair shops charging high fees for cleaning and storing your car.



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## PHANTOM VICTIMS

People who were not in the car at the time of the “accident” may attempt to file injury claims. They hope to get a quick settlement with no investigation. Scammers take advantage of others’ **COVID-19** anxieties and suggest a limited exchange of information, such as passenger names. With no police report and no witnesses, they have an opportunity to make false injury claims.



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## FIGHT BACK

- Look out and be aware. Always keep a safe distance.
- Count how many passengers were in the other car if you're in a collision. Get their names, phone numbers and driver's license information.
- Take note of how the driver and passengers behave. Did they stand around and joke, but suddenly act "injured" when the police arrived?
- Take cell-phone pictures of the all cars involved in the accident.
- Try to get a police report with the officer's name, even for minor damage. If the police report notes just a small dent or scratch, it'll be harder for crooks to later claim serious injuries or car damage.



Coalition Against  
Insurance Fraud

CALIFORNIA DEPARTMENT OF  
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