

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!

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.



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.



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

@ICRICARDOLARA
California Department of Insurance
Protect · Prevent · Preserve