

FRAUD POLICY & PREVENTION

We operate a zero tolerance policy on fraud to ensure our honest policyholders can benefit from lower premiums. If you or anyone acting on your behalf makes a fraudulent or false claim you will forfeit all rights under this policy. We reserve the right to retain all premiums paid and recover any costs incurred as a result of any false or fraudulent claim. Your details may also be shared with the police and other insurers via a sophisticated information-sharing network, which may affect your ability to claim for any type of insurance.

For clarity we typically perform the following, however we may use other techniques to deter fraudulent claims:

- Our claims handlers will take detailed information about the event which led to the claim.
- Where we suspect fraud or we cannot confirm the circumstances of a claim we may arrange a home visit by one of our investigators to discuss the circumstances of their claim.
- We will always ask for proof of purchase.
- We will always record all calls during the claim process and we may record keystrokes made by you when entering your claim information.

In the instance of a gadget claim only:

- In the case of accidental damage the IMEI number of the phone will be checked on arrival and our repair specialists will confirm the damage is consistent with the claim reason. The date of the damage will also be ascertained.
- In instances of loss/theft we will continually monitor the IMEI number for any reactivation signals to ensure it is not used again.
- We will verify your phones usage by contacting your network.
- We will confirm your phone has been blacklisted with your network.
- We will search your phones IMEI number for any previous claims and relevant history.
- We will verify all Lost Property details and Crime Reference Numbers with the police.