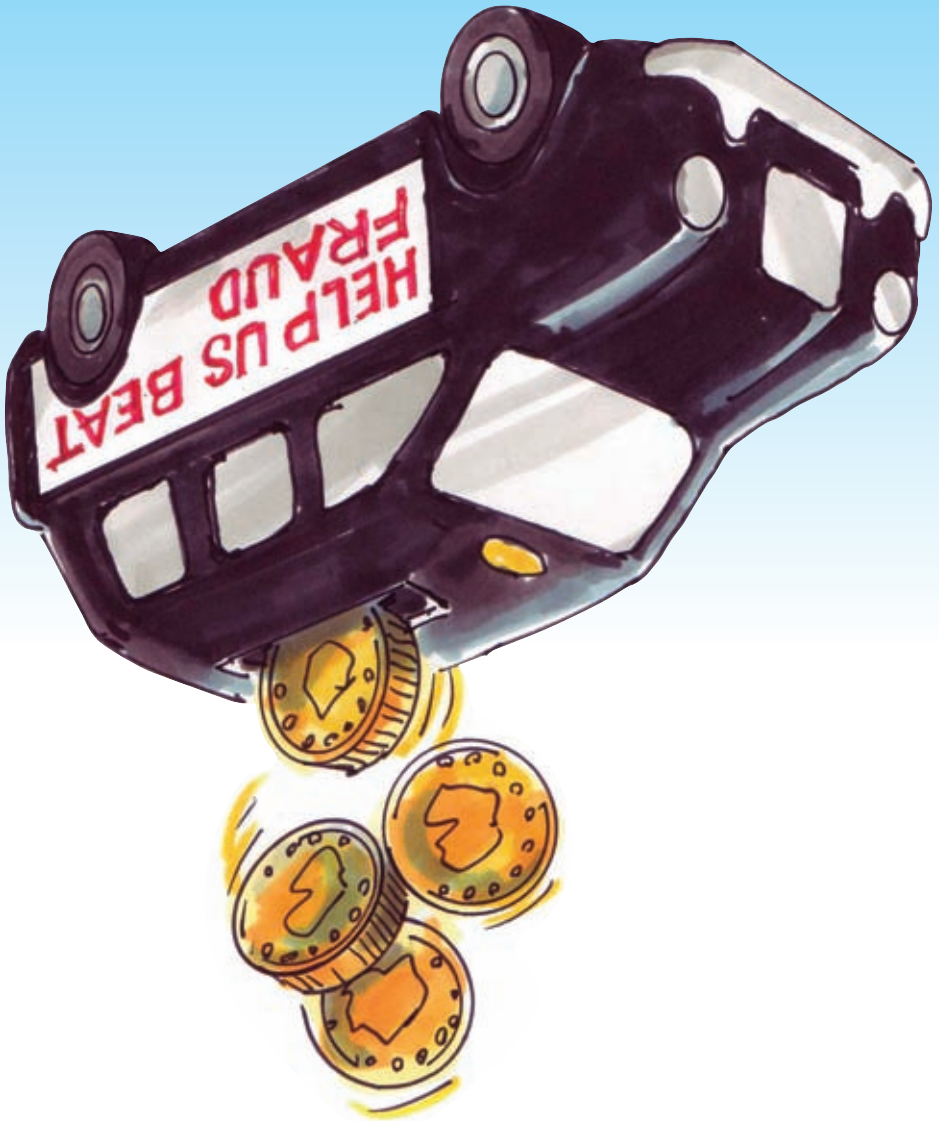


FRAUD

We are all losing money



Fraudulent insurance claims

It is estimated that 11% of all UK accident claims are fraudulent. Many of them are minor accidents staged by organised criminals and involve innocent members of the public. Typically, the fraudster, driving an old car without brake lights, slams on the brakes for no obvious reason and deliberately causes a minor crash. The innocent driver of a following vehicle is assumed to be at fault. The fraudster's passengers and some witnesses are in the same criminal gang. Each minor crash can produce bogus personal injury claims of £30,000.

Alternatively, you may have what you consider to be a minor collision with a third party and agree not to tell your insurers. BEWARE!! Please tell us immediately because three months later they may contact us, say you hit them at 30 mph, bent their chassis and worst still they had three passengers all suffering from whiplash! What proof would you have after three months? REMEMBER – We are on your side and want to protect you and your hard earned money.

Such claims, together with exaggerated or misrepresented real accidents are costing the insurance industry £1.5 billion a year, if you are the victim of a fraudulent claim, even with a protected no claims bonus, your renewal premium will increase substantially.



What should you do?

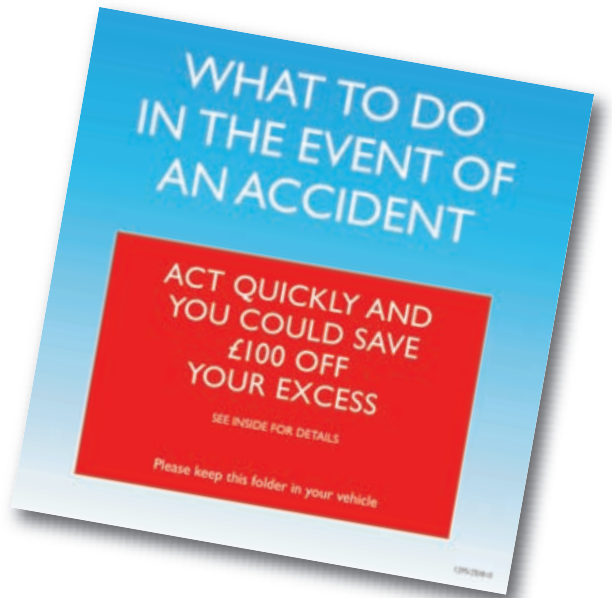
Be alert and suspicious of any minor incident.

We have prepared a claim pack which we urge you to keep in your cab. If you complete this as indicated and telephone us immediately, we can take immediate steps to protect you*.

To encourage you to use this pack we will reduce your excess by £100 if you complete the brief questions. It could save you £1,000's not just the £100.



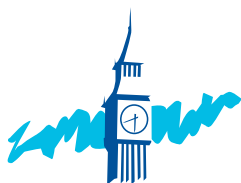
*Note – outside working hours we have an answer phone service where you can leave a message.



HELP FIGHT FRAUD

These criminal drivers are taking us all for a ride!

Help us to help you fight back



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