





## Tinhhat Gadget Insurance Fraud Policy

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when purchasing a new policy or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim and policy to be cancelled with immediate effect with no refund of premiums paid.

If false or inaccurate information is provided and fraud is identified, we will:

-  Not honour the claim and we will cancel your policy with immediate effect. If an excess has been paid this will not be returned to cover administration costs.
-  We may report you to the relevant authorities and take legal action, if necessary, to recover any replacement gadgets or money already paid to you under this insurance policy.
-  Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims.
-  Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - ✓ Checking details on applications for credit and credit related accounts
  - ✓ Recovering debt
  - ✓ Checking details on proposals and claims for all types of insurance
  - ✓ Checking details of job applicants and employees

**Please contact us at 01865 818923 if you want any further details regarding fraud prevention.**