Kent Fraud Alert System

Ghost Brokers

What is Ghost Broking -

Ghost brokers are professional fraudsters selling forged or invalid discounted insurance policies to unsuspecting consumers. They usually advertise their services online or within local communities, typically claiming to be able to secure you a cheap motor insurance policy.

Many ghost brokers will use messaging apps and social media platforms, including Instagram, WhatsApp, Snapchat and Facebook.

In particular they like to target young drivers, with too good to be true offers.

How to beat the fraudsters -

- Check the seller has a legitimate website, a UK phone number and address
- If buying through a broker, check they're registered with British Insurance Brokers' Association (BIBA)
- If buying directly through an insurer, check they're a member of Motor Insurers' Bureau (MIB)
- Check your insurance advisor is registered with the Financial Conduct Authority (FCA)

Report insurance scams to the Insurance Fraud Bureau Cheatline (powered by CrimeStoppers) on 0800 422 0421 or online. It's free, anonymous and completely confidential.

		yeah mate what can you do?
INSTAGRAM no.1 br0ker S Looking for UM UM off your car insurance?	Now	what you been quoted?
		£1,500
MESSENGER	3h ago	can do at least £400 cheaper
Cheap As 😝 Car Insurance Yep mate, can get u that policy for £400 less		if not more
MESSAGES	7h ago	oh wow brilliant! thanks 🙏
Insure4Less BARGAIN DEALS ON 🚝 🛵 🕷 INSURANCE		
INSTAGRAM	Now	
InsuranceDeals4u		

Kent

Police

Preventing fraud

Together, let's stop scammers.







<u>never</u> Believe

always **C**onfirm

Get the latest scam advice:

Contacting Kent Police

Report a non-urgent crime online **www.kent.police.uk/report** Talk to us on LiveChat – available 24/7 **www.kent.police.uk/contact** In an emergency, if crime is in progress or life is in danger call **999** If deaf or speech impaired, text **`police**' and your message to **60066**

www.kent.police.uk



