

Policy on fraud

There is, unfortunately, a group of consumers who abuse trust and commit fraud. This makes it imperative to combat fraud, to limit the impact of claims and keep insurance affordable.

What is covered by the term insurance fraud?

Among other things, misusing an insurance policy to receive a payment, or a higher payment, to which one is not entitled. It also covers falsifying or not honestly submitting information in order to get an insurance cover one would otherwise not be able to take out.

Examples of fraud

- Failing to honestly provide the required information to the insurance company.
- Not honestly stating how the damage occurred.
- Changing amounts on bills.
- Claiming more than the actual damage suffered.
- Re-filing a rejected claim stating a different cause.

What measures do we take?

If we suspect fraud, we take the following actions:

- When a claim is made, we inform the insured party of our doubts regarding the stated cause of the loss and/or extent of the loss.
- In the case of an insurance application or change, we inform the insured party that we have information showing that his/her statement is not correct.
- We inform the insurance company of what we have observed.
- The insurance company contacts the insured party to discuss the matter.
- The claim is not paid out, or may even be recovered.
- The insurance application or change is not accepted.
- The insurance is cancelled. This may also apply to other insurance policies placed with us.
- The insurance company may report the matter to the police.

Processing your data

No Risk uses the CIS database in the underwriting process and in claims handling. This database contains a record of claims submitted to insurance companies. Registrations of insurance fraud (actual or attempted) are also stored in the CIS database. The details entered on an application or claim form are checked against the information available in the CIS database. For more information, visit the website of Stichting CIS: www.stichtingcis.nl.