

FRAUD PROVISION

Insurance fraud is a criminal offence and if convicted could result in a fine and/or a prison sentence. We take fraud prevention very seriously. We always pass details of suspected fraudulent claims to the police or Crown Prosecution Service for them to investigate and prosecute through the criminal courts. Anyone convicted of fraud may have to declare it when they apply for any type of insurance in the future.

We would consider someone to be committing fraud by making a claim, or a statement in support of a claim or sending us a document in support of a claim knowing that it was in whole or in part, false or misleading or exaggerated in any way with the intention of deceiving us into paying them more than they are entitled to.

If we reasonably believe that a claim is false or fraudulent, even if we have not proved that you have acted dishonestly, we will not pay that claim. We may terminate your policy/policies and your membership of the Society and all your benefits will stop immediately. We will not refund any premiums for a terminated policy. We will also charge you any other costs that we have incurred and may take legal action to recover any costs that we reasonably incur as a result of the fraud, plus interest and legal costs. We may also notify your employer.

How do we check claims and prevent fraud?

We check all claims and whilst we will accept scanned copies of your claim form and any supporting documentation, including receipts, we reserve the right to request from you the original documents before we can process a claim and you must provide this at your own expense. We may also contact the service provider for verification. While we are waiting for information we will not process your claim. We do these routine checks to make sure that we are paying claims correctly; it does not mean that we think you are being dishonest.

It is your responsibility to make sure that all the information that you give us with a claim is truthful and complete.

You must always act honestly. For example you must not:

- alter or forge a receipt or claim form
- send us any evidence with a claim that You know is misleading or untrue
- give dishonest answers to our questions
- refuse to give us any information that we need, or withdraw a claim to avoid investigation
- refuse permission for us to contact a provider of services
- deliberately claim for anything, or anyone, that is not insured