

Make sure your customers avoid this Google Ad Scam



If a customer has just had a car accident, the last thing they want is to end up on the phone to an unscrupulous claims firm. Customers may end up calling a number they've found on Google and automatically assume they're speaking to us at LV=.



Find out below how you can help customers avoid falling victim to claims firms posing as legitimate companies, and share the tips and tricks they need to make sure they're definitely talking to you or us at LV=.

What are claims management companies?

A claims management company (CMC) is a business that offers claims management services to the public. Often, they offer advice or services to help people making claims pursue compensation, restitution or repayment. Some of their services include providing hire cars, vehicle recovery and assisting with personal injury claims. Claims management firms involved in personal injury claims are now regulated by the FCA.

Why are they in the news?

Whilst there are a number of reputable CMC's in the market, some unscrupulous claims management companies are using search engines to their advantage. The firms are paying search engines, such as Google, to appear at the top of their rankings when drivers search for their insurance company's phone number after a crash. Some of these adverts are giving the appearance that they are LV= or other insurers/brokers to deceive customers. When clicking on these search results on a mobile device, the handset automatically dials the number, meaning customers never see the website. If they did, they

would be able to recognise that it's not LV='s website.

Customers are then connected to another firm, which organises a replacement hire car and has the caller's own car collected by a recovery company instructed by the CMC. Though customers believe this is all being paid for by LV= and part of the service offered by their policy, they can end up being liable for significant costs. 'This Is Money' recently reported that one customer had a replacement car for more than a year, costing more than £50,000.

What's the impact?

Many vulnerable victims have been liable for thousands of pounds.

Matt Crabtree, complex and organised crime manager at LV=, says:

"These claims management companies are abusing the trust people put in their insurers and preying on victims at one of their most vulnerable times, following an accident. I have spoken to numerous people affected by this scam and they all say the same thing - they thought they were talking to LV= and had they known they were through to a CMC they would have hung up straight away."

We have seen customers receive parking tickets and speeding fines when their cars are supposed to have been getting repaired by the CMC, and on one occasion, a customer's car was even sold by the CMC without their knowledge or consent.

As well as the financial risk, people are not getting the service they deserve and pay for when taking out their policy, so we continue to work closely with the wider industry and regulators such as The FCA, The ICO and Trading Standards to ensure those behind these scams are identified and brought to justice."

What can brokers do to help?

Customer awareness is key to ensure they are aware of the risk and know the claims process should it be needed. Customers should check who they are speaking to when reporting an accident and if in any doubt hang up to check the number and call back. You can also refer them to our [contact us](#) claims page.

When a customer clicks on a link after searching for the LV= Claims number they should make sure it's legitimate. Several claims firms websites use the name of



insurance companies and brokers, including LV=, in their URL but are not in any way affiliated to us or the other insurers. We work closely with our digital marketing team to take websites down where brand infringement takes place and we would recommend brokers consider similar action.

Here are some important details your customers may need when calling LV=:



New claims: ABC Car and Highway Car and Van – 0800 633 5430
Highway Bike and Specialist Vehicle – 0800 028 9566
Clear Car – 0800 681 6366
Clear Van – 0800 681 6368

Available 24 hours a day, 7 days a week. Calls will be recorded

You should encourage your customers to store the LV= claims number in their phone or have it in their car should they need to call us following an accident.

If you require any more information on any of the above or need any more support on financial crime risks then please contact Matthew.Crabtree@lv.co.uk



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