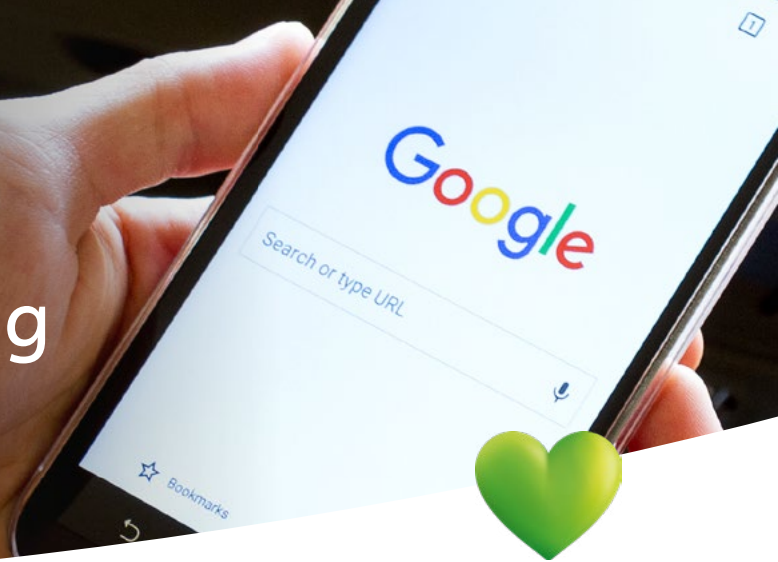


How to avoid Google ad scamming



No time for cyber-crime: Google ad scamming is growing and we're here to help you shield your customers from fraud.



How your customers could fall victim to Google ad scams

1. They're driving and have an accident.
2. Their vehicle is damaged so they call their insurance company.
3. They don't have their insurance documents to hand and decide to use their phone to Google the number.
4. When they call, a scammer answers.
5. Your customer thinks "thank goodness" and that they can now sit back and relax as their insurance company will handle it all. Unfortunately, this isn't the case.
6. They become a victim.



Google ad scamming is a huge problem for the industry and has affected thousands of customers. Corrupt Claims Management Companies (CMC) pay a fee to appear at the top of the rankings when people search for certain key words. The ad may even have their insurer's name in it, so customer's believe it's the genuine company. They report their incident to the CMC and, if they're corrupt, things can get out of control.

Case study number 1

One LV= policyholder was left liable for a bill of £6,000 after making a claim with a firm she thought was acting on our behalf.

Following an accident when another driver crashed into the front of her car she used her mobile phone to look up our contact details. She dialled the number that came at the top of Google.

She assumed she was speaking to one of our claims handlers, but had instead been put through to a claims management company. She said they told her that LV= farmed out no fault claims to the credit hire company they put her in touch with. This is untrue – LV= does not work with third-party claims management companies.

She then received a call from the company, which arranged a temporary replacement car. We only found out about this claim after the AA billed us for the costs of recovering the car.

Shortly after, the company sent the policyholder a letter saying the car she'd been given was a credit hire car, and not a courtesy car, which would have been covered as part of the cover under her policy with us. They said they'd pursue her for the costs if she stopped co-operating with them or their lawyers (who were actually two directors of the credit hire company).

She says that was the first time she'd been made aware she'd be liable for any charges. She was understandably concerned that she might be liable for a bill. After leasing a car for almost three months which she thought was free under her policy, the bill now came to £6,000.

While this case is ongoing, another case (with another insurance company) where their customer had a bill for over £27k, went to court and ended with the judge ruling in favour of their policyholder, saying he'd been misled by the CMC into thinking he was speaking with his insurance company.

Case study number 2



To show how far some companies will go to dupe Customers, we want to share details of a call that we were made aware of. The caller was posing as a person who needed to make a motor insurance claim. They called the number that Google presented them with after searching for a genuine insurance company's claim line.

The call was answered in the usual way but the person who answered didn't say the name of the company that the caller had got through to. The caller told them that he'd had an accident and asked if he was through to his insurance company by name.

He was told, "You've come through to the notification line for reporting new claims and accidents, sir. Is that what you're doing today?"

The caller again asked if he was through to his actual insurance company. But his question was avoided: "What happened, sir? Take me over what happened."

Again, the caller asked if he was through to his insurer, telling the person on the other end of the line who he was insured with and asking him directly if that's who he was through to.

He was told, "You've come through to the notification line for reporting new claims and accidents, sir. We work alongside various different insurance companies. Can I take your car registration, please? I'll look at it in the system."

The caller was confused so asked the person to explain. Yet again the question was avoided: "OK, when did the accident happen?"

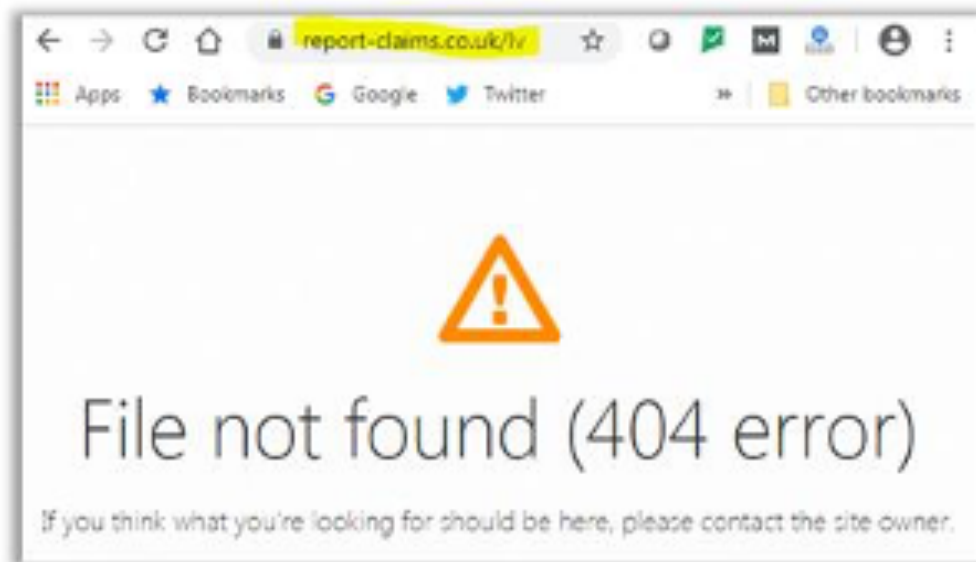
Not giving in, the caller asked outright if the person he was speaking to worked for his insurance company. He was told, "We work alongside them, sir. We're an accident report line. So, if you've had an accident and you report it to us, we can sort it out for you."

The caller then confirmed that he'd Googled his insurance company's number and had been presented with the number he'd just called. He asked if his insurance company was aware of them and if they worked together. "Yeah, we work alongside them, yes."

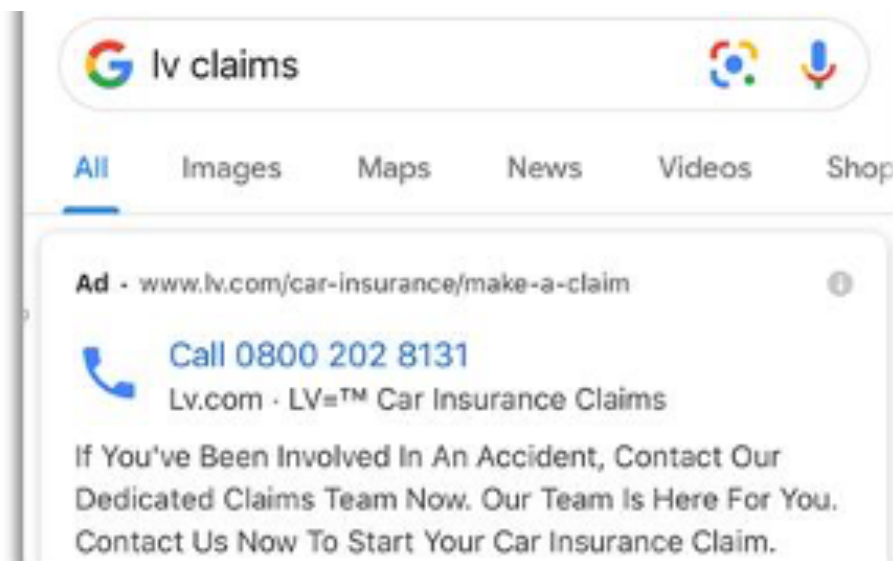
This goes to show how easy it would be for a less savvy person to believe that they're through to the right people.

Beating the scammers at their own game

- We've taken steps to get websites removed that use the LV= name and could be used to trick people into calling them rather than us
- You'll see from the image below that www.report-claims.co.uk/LV was removed after we acted and reported them for brand infringement



- We're also now paying Google to make sure we appear in the top ranking when people search for us to report their claims
- Unfortunately, this is a bidding situation and can change, so we're constantly reviewing this and making the necessary changes as we see them



How you can help against Google ad scams

If a customer calls you for an update on their claim and your discussion reveals they may have fallen victim of a Google ad scam, here's a few things you can do:

1. Ask questions to establish exactly how they made initial contact to report their claim.
2. Find out if they're able to get their search results back.
3. Take note of the number they called from and their call history.
4. Make sure they tell you exactly what was discussed on the phone.
5. Find out if your customer was told that the company they spoke to was LV= or was "working on behalf of LV=".
6. If you have any further concerns, let us know immediately by contacting our Financial Crime Intelligence Team on 0800 633 5420 or FinancialCrimeIntelligence@lv.co.uk.

How to spot a fake ad

1. **Find out who posted it.** Always check if an advertiser looks legitimate. Is it a limited company? Is there a business address or contact details beyond a generic email? Is their website lacking in detail?
2. **Avoid ads with errors.** If an ad has unnatural formatting, poor-quality images, or spelling and grammar mistakes, don't click on it.
3. **Preview their true URL.** By hovering over the web link with your mouse, you can see where the ad will take you without clicking it. Avoid the ones that don't look right, e.g. those with a jumble of numbers or letters.
4. **Ask yourself if it's too good to be true.** Be wary of ads making eye-catching financial or health claims, from products that'll supposedly reduce your risk of getting coronavirus to get rich quick schemes.
5. **Report it.** Think you've seen a fake ad? Report it using the tools provided by Google and other platforms. You can even complain about online advertising to the Advertising Standards Authority [here](#).



How to turn off ad targeting

You can't completely opt out of ads on Google, but you can stop personalisation on the ad settings dashboard of your Google account.

1. Sign in to your Google account.
2. Click Settings.
3. Click Data & personalisation > Ad personalisation > Ad settings and turn it off.
4. Go deeper, you can see what Google thinks it knows about you, such as your job, education level and interests, and turn these aspects off individually too.

