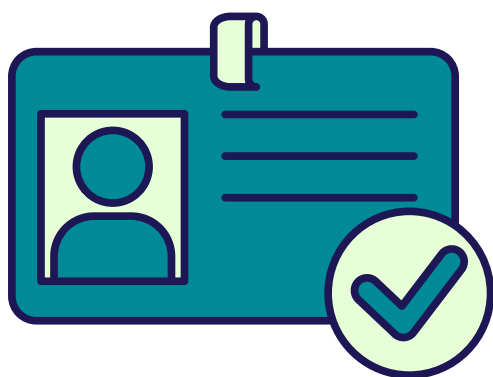


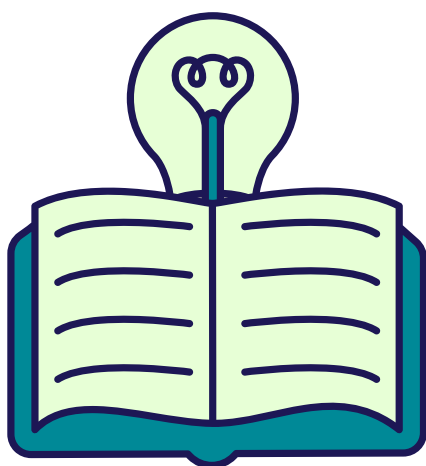
4

tips to stay safe as an insurance consumer



Verify licensing and registration

Always confirm that the person or company offering insurance is licensed and registered with the appropriate regulatory bodies in your area.



Understand your policy

Insurance fraud often targets people who do not fully understand their policies. Fraudsters exploit knowledge gaps or misunderstandings of terms and conditions.



Protect personal information

Fraudsters may use stolen or hacked personal information to make fraudulent claims. Never share personal or financial details over the phone unless you are certain of the recipient's identity.



Stay informed and proactive

If pricing seems too good to be true, it probably is. Take the time to research, ask questions, and read through your policy to ensure coverage matches what was discussed.

Watch for the **red flags** of insurance fraud



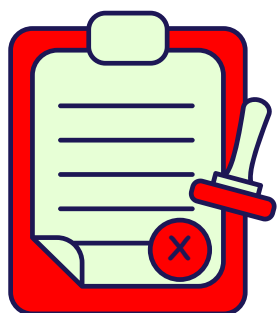
Premiums that seem too good to be true



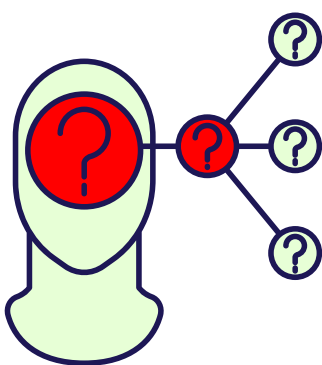
Unsolicited offers by text, social media, or from Hotmail/Gmail accounts



E-transfer payment requests



Poor spelling and grammar in documents



Inability to answer questions in detail



Refusal to send formal documents