

HOW TO IDENTIFY A GHOST BROKER



LOCATION

They may not have an office address, and therefore may ask to meet in a public place or call to your home

ADVERTISING

They have been known to use social media groups or classified advertisements on sites used for individuals selling items. They often advertise ancillary products such as false NCD, or removal of conviction history



EMAIL

They may not have a business email and use their own e.g. Gmail, Hotmail account

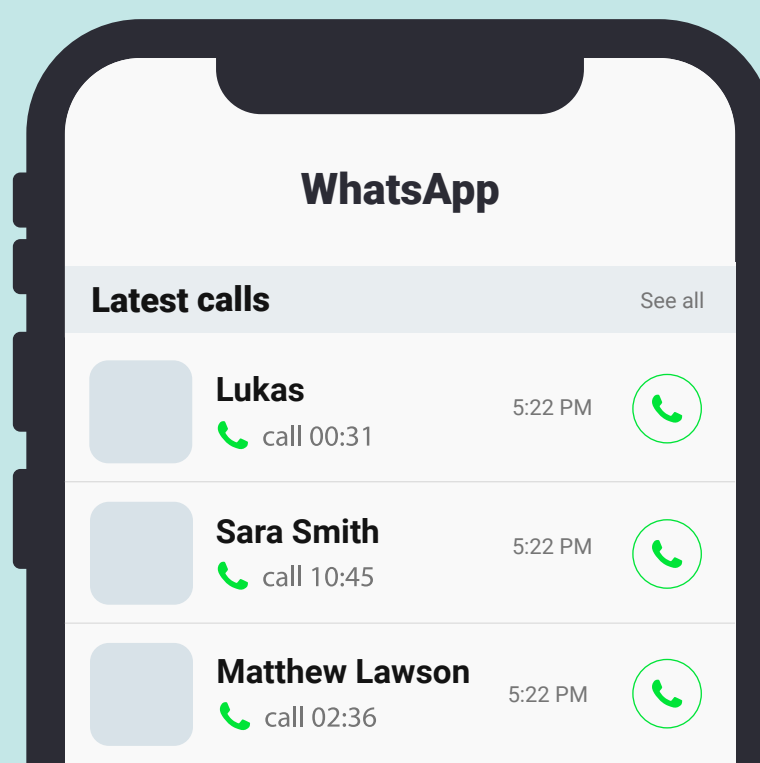


CRITERIA

They ask fewer questions than a genuine insurer

PHONE NUMBER

They may only use a mobile number, as they have no business landline, or even use Whatsapp



DEPOSIT

They look for a large amount of cash up front as a "deposit" without giving a receipt

ADMIN FEE

They often charge an 'admin fee'

CHEAPER

They often make unrealistic claims of the savings available

DOCUMENTATION

They offer to provide documentation for the customer. E.g. Proof of No Claim Bonus. They may also only provide an Insurance Certificate and not the additional documentation that insurance companies are required to issue



AUTHORISATION

They can't provide any evidence they are an authorised broker