

There are regular reports of Insurance Scammers on social media and in the news, so how do we avoid the scammers?

1. **Following Distance** – maintain the standard following distance behind other vehicles at all times. Remember the two second rule will allow adequate thinking time and breaking distance to allow you to stop if someone breaks suddenly in front of you. In adverse weather conditions remember to increase the following distance accordingly.
2. **Junctions** – remember to allow space for the vehicle in front and allow them to move away before moving off yourself. Do not accelerate harshly, make sure you match the speed that the other driver is moving off at. Ensure that you have time for traffic approaching that you may need to give way too. Remember to scan at junctions and don't just look right, you should then have time to stop if the vehicle in front does.
3. **Awareness** – look at the vehicle in front, have they been behaving suspiciously, slowing rapidly or inappropriately, are their brake lights working? What condition is the vehicle in?

What to do if you have an accident?

If you have an accident make sure you do the following:

1. **Get the other drivers details** – name, address, and take their picture with the camera on your phone!
2. **Other vehicle occupants** – if there are other occupants in the vehicle make sure that you take all their details as above, and take their picture too!
3. **Get their insurance details** – make sure that they give you their insurance details as well as giving yours.
4. **Inspect their vehicle for damage** – make sure that you inspect their vehicle for damage, take pictures including the vehicle registration plate.
5. **Check for witnesses** – look around and see if anyone saw the accident and get their details too if possible, even if it's just their vehicle registration.

If you are in any doubt about the other party and their behaviour call the Police immediately, do not be deterred it could cost you in the long run if you don't. Other genuine drivers will not have a problem with any of the above and will want to resolve the matter with you.