

Public Advice on “Ghost Broking”

From Insurance Ireland

The following advice/steps should be considered, if you feel that you may have bought a false insurance policy from a Ghost Broker. A Ghost Broker is not authorised to sell insurance to the public and is not supervised by the Central Bank of Ireland (CBI).

A Ghost Broker is acting illegally by pretending to be an insurance broker. In many cases, the Ghost Broker buys genuine car insurance policies from an insurance company on the basis of false or inaccurate customer information. Ghost brokers also operate by selling fake or forged car insurance certificates and discs.

Step 1

- If you were asked to provide a separate Cash/Bank Transfer as a “service fee” to the broker
- If you dealt with a “**Broker**” using only a mobile phone number or email as a way of contact. Additionally, the “**Broker**” may have used messaging apps exclusively **i.e. Whatsapp, Viber, Facebook** while communicating with you
- A “**Broker**” advertising Cheap Insurance on online marketplaces or social media sites.
- If you are asked to meet a person in a place that is not a business premises i.e. Car Park, to pay for Car Insurance
- If a person offers you a heavily discounted price for car insurance for a cash fee

Step 2

Please check with the insurance company noted on the certificate of insurance that you have received and make further contact with the nominated email below to validate the policy:

List of Insurers

AIG policycheck@aig.ie



Allianz insurancefraud@allianz.ie



Aviva piureferrals@aviva.com



AXA underwritingfraud@axa.ie



FBD info@fbd.ie



IPB (Irish Public Bodies) info@ipb.ie



Liberty fraudalertpl@libertyinsurance.ie



RSA Insurance boimotorinsurance@ie.rsagroup.com or info@123.ie if related to this agency



Travelers



Zurich customerhelp@zurich.com



MGA (Managing General Agent)

ARB Underwriting motor@arb.ie



Catalpa policycheck@catalpa.ie



KennCo Underwriting motor@kennco.ie



Patrona Underwriting Customerservices@patrona.ie



Wrightway Underwriting customersupport@wrightway.ie



Step 3

If the insurance company contact email is not on the link above, please make contact with feedback@insuranceireland.eu for further contact information.

Step 4

If you are in receipt of a false insurance policy, the matter should be reported to An Garda Síochána as Insurance Fraud for further investigation.

- Garda Confidential Line on 1800 666 111 or your Local Garda Station

Note:

For further information on ghost brokers, see the Central Bank of Ireland's website

[What are ghost brokers | Central Bank of Ireland](#)