



# STATE OF CONNECTICUT

INSURANCE DEPARTMENT

## Consumer Alert

**FOR IMMEDIATE RELEASE**  
**August 27, 2008**

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### **Fake Insurance Cards Lead to Big Trouble**

Counterfeit insurance cards have been a problem for years. Recently, complaints received by the Connecticut Insurance Department's Fraud, Licensee Investigation, and Compliance Division have shown increased activity around the sale of fake insurance cards in Connecticut.

A declining economy mixed with the state's requirement for automobile insurance to register and drive a car in Connecticut, triggers some consumers to select unwise alternatives to legally insuring their vehicles. While, legitimate insurance coverage provides protection for you, your family, and other people injured in a motor vehicle accident, trying to use fake insurance leads only to trouble.

Consumers are ultimately swindled by counterfeit insurance cards, because they do not have insurance and place themselves and others at risk. Consequences can be steep. First, driving without real insurance is a motor vehicle violation with serious penalties. Second, and most important, in the event of an accident there will be no insurance to pay the medical bills for you or others injured, or to repair the damaged cars. These bills can follow you for the rest of your life.

#### **Steps you can take to avoid being scammed by fake insurance cards.**

1. Always purchase auto insurance from a licensed insurance broker or agent. Consumers can verify an agent is licensed by visiting [www.ct.gov/cid](http://www.ct.gov/cid) and clicking "verify a license" on the home page under the consumer information section.
2. Be sure that you get a copy of the auto insurance policy issued by the insurance company and carefully review the declarations page. This page is usually found at the front of your policy and contains the details of your insurance including coverage amounts, policy terms, and dates of coverage.
3. Notify the Connecticut Insurance Department of suspected fraudulent activity. Contact the Department toll free at 800-203-3447 or direct at 860-297-3900.

#### **ABOUT THE CONNECTICUT INSURANCE DEPARTMENT**

The mission of the Connecticut Insurance Department is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at [www.ct.gov/cid](http://www.ct.gov/cid).

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