

Frequently asked questions

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Do insurers share claim information?

Yes and no. Insurers don't send each other their customers' claims information, but there is an independent, centralised database -- the Insurance Claims Register -- that some insurers can access. Information is only added and accessed in accordance with the ICR's privacy policy and the Privacy Act. If your insurer is an ICR member, there will be information about it in your policy documents. If you want to find out what information about you is held in the ICR, you can download a personal information request form from the ICNZ website at <https://www.icnz.org.nz/industry-leadership/fraud/insurance-claims-register/>.

Isn't the disclosing of claims information a breach of my privacy and against the Privacy Act 1993?

No -- information is shared in accordance with the ICR's privacy policy and the Privacy Act and only with customers' consent. Most insurers will have a section in their policy documents about information disclosure and the ICR which customers agree to when they take out a policy. Others may get their customers to sign a privacy waiver regarding the ICR when they make a claim.

Is it fraud if I say items I've lost are newer or more expensive than they actually were?

Yes. Exaggerating a claim is fraud and is illegal.

How do insurers handle fraud?

Insurers have a zero-tolerance policy on fraud. If an insurer finds someone has deliberately provided incorrect information, they will decline the claim and may pass the case to the police.

Will there be any consequences if my insurer can't prove I committed fraud?

Even if an insurer can't prove you committed fraud, they have the right to refuse to renew your policy or take you on as a customer if they think you're too risky.

If my neighbour or a friend or relative commits insurance fraud, will this affect me?

Yes – all policyholders pay for the cost of fraud. You can find out more at www.ifb.org.nz/what-is-fraud/cost-of-fraud

How can I stop others from committing insurance fraud?

Spread the word that fraud is not ok – if affects everyone. Show them the information on the IFB website and explain what might happen if they're caught. You can also submit reports to the IFB if you're aware someone may have committed insurance fraud.

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