

April, 2007

FRAUD ALERT!

Staged Auto Accident Fraud: Don't Let it Happen to You

Consider this scenario:

You're stuck in heavy traffic on a busy highway. Another car cuts off the driver in front of you, forcing him to slam on the brakes. You try to stop, but there's no time ... and you rear-end the guy in front of you.

An everyday accident? Not this time!

Turns out you've been had by a well-organized criminal ring that staged the entire thing.

This particular scam is called the "swoop and squat." (The first car "swoops" in while the second car "squats" in front of you.) After the "accident," everyone in the car you rear-ended—usually crammed full of passengers—will file bogus injury claims with your insurance company. Each will complain of whiplash or other soft-tissue injuries—things difficult for doctors to confirm.

Here is a similar scams to look out for:

- **The drive down.** You're attempting to merge when another driver waves you forward. Instead of letting you in, he slams into your car. When the police arrive, he denies ever motioning to you.

How can you protect yourself?

- If you're in an accident, call the police immediately.
- Report accident claims to your insurance company.
- Don't settle on site with cash.
- Be careful with your personal information, mindful of identity theft.
- If you can, photograph the car and passengers and write down names, addresses, and phone numbers.
- Use medical, car repair, and legal professionals you know and trust.
- Drive safely!

For more information or to report a scam- contact any one of the Task Force members:

BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE- FIGHTING ABUSE, NEGLECT, AND EXPLOITATION OF OLDER ADULTS IN BUCKS COUNTY

Bucks County District Attorney's Office
215-348-6344

Bucks County Consumer Protection
215-348-6060

Bucks County Register of Wills
215-348-6265

Bucks County Area Agency on Aging
215-348-0510

Network of Victim Assistance
1-800-675-6900

Bucks County Coroner
215-348-3852