Protect Your Bubble Gadget Insurance Fraud Policy

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists.

Our fraud team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover administration costs

- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy

- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request

- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

   - Checking details on applications for credit and credit related accounts or facilities

   - Managing credit and credit related accounts or facilities

   - Recovering debt

   - Checking details on proposals and claims for all types of insurance

   - Checking details of job applicants and employees

Please contact us at 0330 333 4792 if you want to receive details of the relevant fraud prevention agencies.