

How to Avoid Insurance Scams

Most of us are hardworking honest people, who are building strong families and are productive members of our Redding CA. community. Unfortunately, there are a few people who try to take advantage of us and we need to be educated on what to watch for. Fraud, including [insurance](#) scams, is the second-most burdensome financial crime in the United States. Tax evasion is number one. At Berry Curtis Insurance, we'll work with you to ensure that you and those you care about most are protected.

Here are a few of the most common scams:

1. Forced Rear-ending – Typically, the scammer will slow down or come to a stop in busy traffic, or swoop in front of the victim at an intersection or an on-ramp, causing the driver to crash into them from behind. In most states, the person who rear-ended the other driver is the liable party, thus the scam begins. At this point, the scammer will claim high medical bills and unusual property damage, (loss of iPhone, damage to other personal property, etc).
2. Counterfeit Air Bags - Each year, about 1.6 million air bags inflate during crashes, saving thousands of lives. But, during the repair process, at least a small percentage of those deployed air bags will be replaced with counterfeits, which can be life-threatening. Make sure you use a reputable repair shop and ask to have factory airbags installed.
3. Windshield Replacement Rip-Offs - Don't fall for the person in a van who stops you to say he can offer to fix your windshield. The scammer takes your insurance information and files a false claim. Only use well known repair shops.
4. Phantom Victims - Often after an accident, you are not fully aware of everyone and everything around you. The scam is the injured party will say there was another passenger in the vehicle and make a false claim. When gathering information after an accident, such as the other driver's license number and contact information, also count the number of passengers in the other car (if any) and take photos of the other car, its passengers, and the general scene.

We hope none of these happen to you. However, if you do have an accident, we are here to help you through your claim. [Berry Curtis Insurance](#) has delivered quality insurance solutions to individuals in California, specializing in Home & Auto, Business and Life insurance coverage. Our team of trusted insurance professionals is committed to helping you find a policy that fits your needs.