

NWG

Fraud Prevention Policy

NWG Nederland BV and the insurers with which they work want to prevent people from committing fraud. Therefore, we have a fraud prevention policy. This policy applies to all of our products and services.

We do not tolerate any form of fraud. To prevent fraud, we screen our customers, our employees, and the companies with which we do business. Our insurers will start an investigation in consultation with us, or at our request, if we suspect that someone is intentionally and knowingly providing us with incorrect or incomplete information. We will take appropriate action in the event of intentional violation.

What is fraud?

Someone who commits fraud is misleading the financial services provider. For example, you are committing fraud if you:

- Intentionally enter incorrect information on your application form.
- Intentionally withhold information. For example, a criminal past or previous rejections from other insurers or banks.
- Used a false employer's statement to obtain a mortgage.
- Do not disclose the current status of your employment situation or income.
- Forge a bill or invoice.
- Stage or fabricate a claim.

We expect you to always provide us with accurate and complete information, for example when you submit a claim or apply for a new insurance!

Measures in case of fraud:

NWG Nederland BV can take various measures if we detect fraud:

- We will not pay out or will only partially pay out.
- We can recover the costs of an investigation and already paid claims.
- We can recover direct and indirect damages. More information can be found on the website of SODA: www.so-da.nl/verzekeraars.
- We can reject a request.
- We can also terminate other existing insurances with NWG Nederland BV.
- We can report the matter to the police.
- We will register your personal data in the Central Information System (CIS). You may then be visible as a registered fraudster to other insurers. See our privacy statement on how we handle your data.
- Our position and our measures will be made known in writing and by registered mail after a fraud investigation.