

THE WEIRD AND WACKY WORLD OF CLAIMS



TruckSure

By Trevor Toohill

I thought I would start the new year off on a lighter note with a bit of humour from the weird world of insurance claims.

I have been in the insurance industry for around 50 years and I am still surprised at stories and attempts by some hopefuls to get an insurance payout.

Some whacky claims are for real and others...well you have to just scratch your head and wonder!!

Uninsured, over the limit and stuck fast on the tram tracks

It was just meant to be a night out with friends, but it all went pear-shaped for an uninsured British man when he tried to drive home the next morning.

Maurice Cooney, 33, took a wrong turn and ended up driving his week-old Mercedes on to a tram track near Birmingham where it promptly got stuck.

His blunder caused five hours of disruption to services, nearly \$11,000 worth of repairs were needed for his car, plus he was banned from driving for 17 months and incurred \$730 of fines and court costs after he failed a breath test and was found to be uninsured.

Cooney's solicitor told magistrates the no insurance offence was an 'oversight' linked to the very recent acquisition of the Mercedes, the Daily Mail reported.

She said: "This is a gentleman entitled to full credit for his guilty pleas".

After his night out, the next day his lawyer said, he 'felt okay and foolishly made the decision to get up and drive his vehicle home'.

Unfortunately, he ended up on the tram line and soon realised there was no way of turning back, so carried on. He became stuck and unable to move in any direction.

The world's longest test drive

A Melbourne man has been refused an insurance payout after a prospective buyer took his motorbike for a test run and never came back.

Warren Harrison advertised on Gumtree his \$22,000 Ducati motorbike and met with a potential buyer, using the name Steve Williams, at his home in Melbourne's east, the Daily Mail reported.

Williams arrived in a stolen Nissan

Pajero and agreed to take the bike for a test run after signing a waiver as he told Harrison he had left his ID at home.

Within 20 minutes, Harrison received a text from Williams saying he had been pulled over by the police at a local petrol station and needed Harrison's assistance.

Harrison arrived at the petrol station but Williams had already left with an accomplice sent back to Harrison's home to collect the car.

"He sounded so genuine, it really suckered me in," Harrison told Nine News.

Harrison's insurance company refused to pay the claim as they do not cover vehicles stolen whilst being tested by a prospective buyer, The Daily Mail report said.

Driver of crashed flash car facing jail for insurance fraud

A US driver has admitted to deliberately crashing his rare \$1 million 2006 Bugatti into a swamp so he could collect a \$2.2 million insurance payout on the vehicle.

Andy Lee House, 39, originally claimed he had swerved to avoid a pelican, the Daily Mail reported.

The performance car dealer, from Texas, then ruined the car by not turning off the engine.

House changed his plea when it transpired that a passing motorist, who had been admiring the vehicle and used his phone to record it, posted the footage to YouTube.

This prompted insurance company investigators to note discrepancies in his account.

Authorities say House had bought the car with a \$1m interest-free loan from a friend then bought insurance on it as a collector's vehicle, valuing it at more than \$2m.

The accident occurred just three weeks after House bought the car.

He was then hit with a lawsuit from his Philadelphia insurers who claimed he was committing fraud.

The insurance company also argued that the accident actually occurred outside the scope of a collector vehicle because House had put nearly 2000km

on the Bugatti during the three weeks he owned it.

House initially counter-sued, demanding the withheld \$2.2m for his ruined car but then pleaded guilty to wire mail fraud.

He faced up to 20 years in federal prison.

Insurer uses Facebook to bust fraud couple

A quick click onto these claimants' Facebook profile pages was all it took for a canny claims handler to bust an Irish couple as fraudsters.

DUBLINER David Ward had faked a car crash with his girlfriend Lynsey Ivory but the pair pretended they were strangers in order to dupe their insurance company, FBD Insurance, of up to \$24,000.

Both of them claimed to be suffering injury from the collision but denied to police that they knew each other.

In the personal injury claim to FBD Insurance they again denied knowing the occupants of the other vehicle.

But a claims handler from FBD Insurance examined both Ward's and Ivory's Facebook accounts after receiving their claims and noted that not only did they know each other, they appeared in each other's profile pictures.

The police were contacted and when officers arrived at Ivory's home to arrest her for questioning Ward answered the door.

The couple were arrested and pleaded guilty at Dublin Circuit Criminal Court to attempting to dishonestly by deception cause a loss to FBD Insurance.

Ward said he needed the money and didn't think it "was the worst thing in the world to do".

Investigating police were initially suspicious as their accounts of the accident were inconsistent with the damage to the vehicles and the air bags had not been deployed.

Ward was sentenced to two years jail, with one year suspended, the judge suspended the two year sentence for Ivory.

The couple have two children and have since married.

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