



Issue

According to The Mirror:

The article read:

A third of the 400,000 used cars hitting the market this week will be a dodgy buy. An estimated one in three second-hand car buyers will purchase a dud. And with about 400,000 new cars expected to be snapped up on September 1, the UK will see a similar number of second-hand cars go on sale.

This means more than 100,000 dodgy motors will be sold, including those with changed number plates, mechanical problems or cars which have been previously stolen or written off.

Victims who unwittingly buy a clanger face losing the car - and everything they paid for it. Green Flag, the emergency breakdown expert, says dodgy second-hand motors cost British drivers almost £11 billion every year.

You can check the history of three vehicles for £12.50. The site can be found at www.greenflag.co.uk or call 0800 830 430.

CASE STUDY – The Mirror

"Tree surgeon Stephen Clayton desperately needed a Transit van for his business. The 32-year-old, from Stamford Bridge, Yorkshire, paid £6,300 for the Ford vehicle after spotting an advert in Auto Trader.

Equifax carried out an HPI check and everything looked fine. But Stephen was devastated to discover he had bought "a ringer" - a stolen vehicle whose Vehicle Registration Marks (VRM) had been replaced.

"I received a letter from the Driver And Vehicle Licensing Agency asking for a vehicle check number, which I sent," he says. The Vehicle Investigations were suspicious and asked to see the van, only to discover the Vehicle Identification Number plates had been tampered with.

"At this time there were two vans driving around with the same plates. "When they had the van checked, the wiring loom was nine months younger than the vehicle registration. "That's when I started to get worried."

The police became involved and discovered that the van was a rented vehicle which had been stolen in Scotland. After Stephen sent a claim form to Equifax, the case was handed to **CMA Loss Adjusters**.

The HPI check from Green Flag / Equifax comes with 12 months' insurance. It is impossible to detect whether a car is a ringer by using the HPI check, but Equifax and Green Flag ensure a person is covered for the money they paid.

In Stephen's case Equifax paid off AXA Insurance so that he could keep the van. The vehicle inspection services available from Green Flag and the AA will determine if a car is a ringer or has been tampered with in any way."

Title Dispute? www.car-crime.com

Claims Management & Adjusting Ltd
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Police involvement ...

The insured was a special constable, her boyfriend a serving officer. The car was allegedly stolen from them had been parked whilst they attended a police function one evening.

A claim was submitted for the loss and the insured interviewed. The value of the car was given as a little under £3000 having not long been purchased from the previous keeper for this amount in cash – albeit there were no documents to support this.

Enquiries revealed the previous keeper had disposed of the vehicle via an auction. The auction house confirmed having sold it to the Insured's boyfriend for less than half the price claimed.

The boyfriend was interviewed and admitted instructing his girlfriend to provide a false account of the purchase.

This should have been the end of the matter. However, our local agent was the subject of intimidation from a member of the boyfriend's family. In addition, we received a phone call from the boyfriend who was urging us to make settlement on the grounds that his solicitor had come to a direct agreement with the Insurer.

We were acting with delegated authority, no such agreement had been reached, the story was a fabrication and neither the Insured nor her boyfriend had appointed solicitors.

The first legal representation appointed by the Insured and her boyfriend was their defence solicitor in attendance at Crown Court. The pair were tried, having submitted pleas of 'not guilty' and convicted by the jury of attempting to obtain monies from Insurers by deception.

NO TRACE NO FEE (£70 + VAT)
Need to locate a third party, witness, your Insured?

Our current success rate is running at over 75%
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Reports can be forwarded by:
e-mail, fax, letter

CMA: 0870 046 8810