

Supporting Consumers in Vulnerable Circumstances

We are committed to safeguarding our customers and ensuring that everyone can access our products and services safely. Financial abuse is a serious issue, and we want all customers to understand the risks, the warning signs, and the support available.

What Is Financial Abuse?

Financial abuse occurs when a person's money, assets, or financial decisions are used or controlled without their consent. This can include:

- Misuse of bank or insurance details
- Coercion to make payments or purchases
- Interference with financial accounts or correspondence
- Pressure to sign documents or change beneficiaries
- Unauthorised access to digital accounts
- Online fraud, impersonation, or scams

Financial abuse can be carried out by anyone, including family members, partners, carers, or third parties.

Digital Fraud and Scam Awareness

Where we become aware of a scam or fraud risk that is relevant to you and relates to the products or services you hold with us, we will inform you using your preferred method of communication, where appropriate.

These may include warnings about:

- Fake emails or messages pretending to be from us
- Fraudulent links requesting personal information
- Attempts to access accounts without permission
- Online impersonation or account -takeover attempts

We will communicate these risks clearly so that you can stay safe.

How We Support Customers

If you believe you are experiencing financial abuse or suspect fraudulent activity in relation to your insurance policy or service arranged by us, we are here to help.

In relation to your insurance policy with us, we can:

- Support you in updating passwords or security information
- Talk through any unusual activity on your account
- Help restrict access if needed
- Signpost you to specialist support organisations
- Liaise with insurers on your behalf, where your situation may impact your policy or claim

Our team is trained to respond sensitively and confidentially.

What You Can Do if You Are Affected

If you think you may be a victim of financial abuse, digital fraud, or a scam:

1. Contact us immediately using the details on our Contact page or by speaking to your usual Account Executive.
2. Do not share your passwords or security information with anyone.
3. Change your login details as soon as possible.
4. Report any suspicious communication to us so we can investigate.
5. Keep records of anything that appears unusual or unauthorised.

We will work with you to ensure your account is protected.

External Authorities You Can Reach Out To

Here are some external authorities you can contact if you suspect that you are a victim of financial abuse:

- **An Garda Síochán**
National police service in Ireland.
Contact:
 - Website: [An Garda Síochán Useful Contacts Page](#)
- **Citizen Information**
Independent government-funded public service, providing free impartial advice on various matters.
Contact:
 - Telephone: +353 0818 07 4000
 - Website: www.citizensinformation.ie/en/
- **Fraud Smart**
Fraud awareness initiative which raises awareness of the latest financial fraud activity, provides resources, and impartial advice on how to protect yourself from fraud.
Contact:
 - Telephone: +353 1 671 53 11,
 - Email: info@fraudsmart.ie
 - Website: www.fraudsmart.ie