



Burned by car payments? Don't burn your car.

In these trying times, it might be hard to keep up with car payments. As a result, some people are reporting their car stolen, and even going as far as destroying their vehicle in a misguided attempt to collect the insurance money and pay off their debt.

THIS WILL NOT WORK AND IT IS AGAINST THE LAW.

Damaging your own vehicle and reporting it stolen or destroyed for insurance money is insurance fraud and police and insurance companies know how to spot it.



The responsible thing to do is:

- ✓ Contact your lender and explain your situation.;
- ✓ Trade your car in for one with lower monthly payments; or
- ✓ Sell your vehicle and start to pay off your debt.

Destroying your vehicle will:

- ✗ Ruin your credit rating;
- ✗ Land you in jail;
- ✗ Endanger your life and the lives of others;
- ✗ And WILL NOT erase your debt.

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For more information on insurance fraud, see *A Consumer Guide to Insurance Fraud* at www.mdinsurance.state.md.us or call the Maryland Insurance Administration at 800-492-6116.

More information is available at the National Insurance Crime Bureau's website, www.nicb.org or the Coalition Against Insurance Fraud's website, www.insurancefraud.org.