

THE IMPACT YOUR SOCIAL MEDIA POSTS HAVE ON YOUR INSURANCE CLAIM

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I was recently involved in a car accident, and as a result, was hit with (other than another car) the shocking revelation of the extent to which insurers go to confirm the details of a claim.

Insurance companies investigate accident claims in order to prevent fraud, and social networking sites such as Facebook, Twitter and Instagram are treasure troves of personal information. People put so much information on social media, and fail to realize that in most cases they're giving the world permission to look into their lives. This permission extends to insurance companies!

When an insurance policy is taken, you pay monthly premiums and in the event of an accident, your insurance company compensates you for your loss. However, it's no surprise that insurance companies also experience fraud in the claims process, and accordingly devote a lot of their energy to preventing this fraud.

The most common areas are where the insurer has a suspicion of alcohol, previous damage to the vehicle' or that a non-nominated driver was driving at the time of the accident.

As long as the information the insurance companies are accessing is public, it's completely legal for them to use it. Therefore it is worth checking your security settings of your social networking sites. Facebook, for example, allows you to profile public or private. If it's public, then anyone, including insurance companies can legally read and use your information. If it's private and a claims investigator sends a friend request and you accept the request, the information you post can still be legally used.

I'm not saying you should delete your accounts, but you do need to be cautious about what you post and what's being posted about you. Should you have the misfortune of being in a car accident, know that your social media information is open to scrutiny. Posting the wrong thing at the wrong time, could mean the repudiation of your insurance claim.

The full implementation of the Protection of Personal Information Act, 2013 ("**POPIA**") is likely to happen soon, and all entities that use or process your personal information will have to comply fully with the Act within a year of implementation. Insurers will be required to have sound reasons for

requesting your private information such as your medical records or your claims history with past insurers. However, your social media posts are usually public, and POPIA will not protect you!