Rate Evasion is considered a form of insurance fraud.

Claiming to live in another state or living in another, less costly risk area in the same state your car is *garaged*, in order to pay lower insurance rates, is considered a form of insurance fraud.

While fudging on your address might seem harmless enough, various types of public records, marketing databases, surveillance technology, social media, and/or other resources (ie: Know-It-All Neighbors and/or Frenemies) have made it easy for a Special Investigation Unit (SIU) to collect incriminating evidence.

If you're curious on what actions an insurance company can take once "Rate Evasion" is discovered by SIU, ask your insurance agent, or do an internet search on this subject matter.

This post in a Public Service Notice to *all COWH residents*, and please inform your insurance company and/or insurance agent when you're purchasing or renewing your insurance policies that you reside within the City of Worthington Hills, KY 40245.

Online Articles:

IRMI: It's Not Nice To Lie to Your Insurance Company

Verisk: Garaging errors: A significant cause of premium leakage

FRISS: Garaging: What Lurks Behind Closed Doors?