



Protect Yourself from Fraudulent Communications

British American Insurance Company (Trinidad) Limited (BAT) is reminding policyholders and members of the public to remain vigilant and take precautions against fraudulent persons who may falsely represent themselves as BAT agents, employees, representatives, or other authorised persons.



How to verify a communication from BAT

If you receive a suspicious call, email, message, request for payment, or other communication claiming to be from BAT, do not rely on the contact information provided in that communication. Verify the information directly with BAT using only the official contact details published by the Company.



Official Contact Numbers

- Head Office - 868-638-2110 / 2111 / 2117 / 2122 / 638-6480 / 674-7475
- San Fernando Customer Service Centre - 226-1070
- Chaguanas Customer Service Centre - 226-1071
- Tunapuna Customer Service Centre - 226-1069 / 638-2114
- Tobago Customer Service Centre - 868-639-4749



IMPORTANT: Do not provide personal, financial, banking, policy, password, security-code, or other sensitive information until you have independently confirmed that the request is legitimate.



BAT will never request payments or sensitive information through unauthorised channels

BAT will never request that a policyholder pay funds or provide personal information to a BAT agent or representative outside of BAT's official offices at the locations specified below.



Official BAT Locations

- BAT's Head Office - 11-13 Fifth Street, Barataria
- BAT's Customer Service Centre - CLICO Building, 124 Cipero Street, San Fernando
- BAT's Customer Service Centre - CLICO Building, #4 Mulchan Seuchan Road, Chaguanas
- BAT's Customer Service Centre - CLICO Building, #10 Eastern Main Road, Tunapuna
- BAT's Customer Service Centre - CLICO Building, Corner Robinson Street & Main Street, Scarborough, Tobago



Warning signs of potential fraud

- A request for urgent or unexpected payment.
- A request to transfer money to a personal bank account or other unauthorised account.
- A request for passwords, PINs, security codes, banking information, or other sensitive personal information.
- Pressure to act immediately or threats of financial loss if you do not comply.
- Unexpected messages, emails, calls, or social media communications claiming to be from BAT.
- Requests to meet or make payments outside BAT's official offices or authorised channels.



If you suspect fraud

- 1 Stop the communication and do not make any payment.
- 2 Do not disclose any personal or financial information.
- 3 Verify the request by contacting BAT directly using only its official contact information.
- 4 Keep copies or screenshots of suspicious messages, emails, telephone numbers, payment instructions, or other relevant information.
- 5 If you believe you have been defrauded or your financial information has been compromised, contact your financial institution and the relevant law enforcement authorities without delay.



**Stay alert. Protect your personal information.
Verify before you act.**

When in doubt, contact BAT directly using official contact information.