

# BEREAVEMENT SCAMS

Information from Trading Standards



***For advice on scams call***

*Citizens Advice consumer helpline: 0808 223 1133*

*<https://www.citizensadvice.org.uk/>*

***To report scams contact***

*Action Fraud: 0300 123 2040*

*<http://www.actionfraud.org.uk/>*

You may be reading this leaflet because someone close to you has died recently. It is important to realise that there are people who may try to take advantage of you during this time. In this leaflet Trading Standards provide information on common scams which you or your relatives may come across following a bereavement so that you can keep yourself and your family as safe as possible.

### **“You owe money” Scams**

Someone pretending to be a debt collector may call or write to inform you that you are responsible for your loved ones debts. They may put you under pressure to pay immediately. NEVER make a payment or give information over the phone. These debts may not exist. You may not be liable for the debt, so check with Citizens Advice or Trading Standards before making any payment.

### **“You are entitled to money” Scams**

Someone claiming to be an “Insurance Agent” notifies you that your partner left you a large life insurance policy pay out but you need to make a “final premium payment”. They put you under pressure to pay quickly. Never make such a payment over the phone. Take time to FIND OUT the contact details of the insurance company concerned by making your own enquiries.

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## **Obituary Scams**

People search obituaries for information they can use to forge identities. Please limit the INFORMATION you include in an obituary. If possible, do not include the following information: Date of birth, address, birth town and mother's maiden name.

## **“Long lost relative” Scams**

Funerals are a time to connect with family, those you know and those you don't. Watch out for “long lost relatives” who come out of the woodwork to claim they are owed something. If you don't remember the relative or have never met them, they could be an imposter. Always CONFIRM his or her identity with another relative. If they insist they are owed an inheritance, a debt or property, consult a solicitor before making any decision.

## **Clairvoyant Scams**

A Clairvoyant scammer may ask for payment to deliver a final message from your loved one – as long as you are ready to pay. They will keep asking for payments. DO NOT ALLOW a scammer to take advantage of you at a vulnerable time in your life.

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## **SPOT IT – REPORT IT**

Scammers are convincing liars who use every trick in the book to make sure their scams seem plausible. They are ruthless and don't care who they hurt along the way. Anyone could fall victim to a scam particularly at this difficult time. Please be aware of possible scams and look out for family members, especially the vulnerable and the elderly.

Trading Standards advice is never to respond to phone calls, emails or letters that may come unexpectedly. Talk to friends or relatives about what is happening.

A genuine person and/or business will not pressure you to make decisions quickly at this difficult time.

## **REMEMBER:- STOP - THINK - CHECK**

***The Trading Standards Service is part of The Regulatory Services Partnership serving Merton, Richmond-upon-Thames & Wandsworth Councils.***

***Merton Civic Centre, London Road, Morden, Surrey  
SM4 5DX***

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