

# Your Guide to Scams following Bereavement



The death of a loved one is an emotional and stressful experience and, sadly, there are people who try to take advantage of this. If you have recently been bereaved it is important to be aware of scams to help protect yourself and family members.

## What are scams?

Scams are misleading or deceptive communications in the form of letters, emails, texts or phone calls that try to con people out of money or personal information.

There are hundreds of types of scams, from fake lottery and prize draw wins, to bogus psychic predictions, 'get rich quick' investment cons and 'miracle' health cures.

The following scams are often targeted at people who have been bereaved.

<p><b>'Money owing' scams</b> Someone pretending to be a debt collector calls or writes to inform you that you are responsible for your loved one's debts, perhaps putting you under pressure to pay immediately.</p> <ul style="list-style-type: none"> <li>Remember, these debts might not even exist. Even if there are debts, you might not be liable, so check with the Citizens Advice consumer helpline (number below) or take legal advice first.</li> <li>NEVER make a payment or give personal information directly off the back of a call like this.</li> </ul>	<p><b>Long-lost relative scams</b> Funerals are a time to reconnect with family, both those you know and those you don't. But watch out for 'long-lost relatives' who come out of the woodwork. If you don't know or remember that person, he or she could be an imposter.</p> <ul style="list-style-type: none"> <li>Confirm the person's identity with other relatives before engaging.</li> <li>Consult a solicitor if the person claims an inheritance, a debt or property such as jewellery.</li> <li>NEVER hand over property or pay any money without legal advice.</li> </ul>
<p><b>'You are entitled to money' scams</b> Someone claiming to be an 'insurance agent' notifies you that your loved one left you a life insurance policy pay-out, but first you need to make the 'final premium payment' and you are put under pressure to pay quickly.</p> <ul style="list-style-type: none"> <li>Always take time to investigate the company concerned yourself.</li> <li>If you are entitled to an insurance pay-out there should be no need to pay a 'final premium', the executor of the estate should be able to help verify if the policy is genuine.</li> </ul>	<p><b>Clairvoyant scams</b> Clairvoyant scammers ask for payment to deliver a final message from your loved one so long as you pay. They will keep asking for payments and might become abusive if you stop.</p> <ul style="list-style-type: none"> <li>If you have engaged with so-called clairvoyants, you might find that you are also a target for other scams, either by phone or in the post.</li> <li>Send any post you do receive like this back to "Royal Mail, FREEPOST SCAM MAIL".</li> </ul>
<p><b>Obituary scams</b> People search obituaries for information they can use to forge identities.</p> <ul style="list-style-type: none"> <li>Be careful of the information you put in an obituary and do not include details like date or place of birth or give out your full address.</li> </ul>	<p><b>Statutory organisations</b> Scammers will often set up websites that look genuine but steal personal and bank details.</p> <ul style="list-style-type: none"> <li>When looking to notify official bodies of the death, take time to make sure you are contacting the correct people and for online notification always start at <a href="http://www.gov.uk">www.gov.uk</a>.</li> </ul>

## **Protect yourself and others following bereavement**

Apart from it being a very sad time, there is so much to do following a bereavement and dealing with all the practical aspects can be tiring and confusing. Scammers exploit this to try to catch you off guard.

Scammers could contact you by phone, post, online, including social media, or on the doorstep. They are persistent and persuasive, and often appear to be friendly and kind, which understandably might be very welcome when you are feeling low. But they are very devious and clever people who will lie repeatedly to get what they want and have answers for everything in their attempt to find out personal and banking information.

Scammers will try and pressure you into making quick decisions or over-emphasise the importance of responding immediately, not giving you time to think or check out what you have been told with friends and family, support which is so important at this time.

So, try to be especially aware and on your guard if you have recently been bereaved. Don't be rushed into snap decisions and make use of all the support that's available. Please share these messages with friends and family, with neighbours and others in your wider circle, especially those who are vulnerable. Scams awareness is for everyone.

## **Report or get advice on scams**

### **Cambridgeshire and Peterborough Against Scams Partnership (CAPASP)**

CAPASP is a county-wide partnership of public, private and voluntary organisations committed to raising awareness of scams and how you can protect yourself and your family members.

- [www.cambridgeshire.gov.uk/against-scams](http://www.cambridgeshire.gov.uk/against-scams) for more information and downloadable resources
- [www.facebook.com/CAPASP19](https://www.facebook.com/CAPASP19)
- [www.twitter.com/CAPA5P](https://www.twitter.com/CAPA5P)

### **Citizens Advice consumer helpline**

Citizens Advice provides advice and its helpline shares information on rogue trading activity/doorstep crime with Cambridgeshire and Peterborough Trading Standards. Where your enquiry is with regards to mail scams, a referral can be made through to the Community Protection Team at Cambridgeshire County Council for further advice and support.

- 0808 223 1133
- [www.citizensadvice.org.uk/consumer](http://www.citizensadvice.org.uk/consumer)

### **Citizens Advice scams action**

This helpline gives advice and information about online scams.

- 0808 250 5050
- <https://www.citizensadvice.org.uk/ScamsAction/>

### **Action Fraud**

You can report all types of scams, but particularly phone and online scams, to Action Fraud.

- 0300 123 2040
- [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### **Cambridgeshire Constabulary**

If a rogue trader or other scammer is still in the area and you feel threatened, or it is an emergency, always call 999. Otherwise, use the non-emergency reporting system.

- 101
- <https://www.cambs.police.uk/report/Report>

If you have handed over, or transferred money, remember to contact your bank immediately.