

From mountain to sea

Trading Standards

Doorstep Crime, Scams & Safety

Bulletin No. 26

Doorstep Crime/ Cold Calling

Further to my entry in Bulletin 21 about people being called at home by unscrupulous insurance companies who deliberately alarm them with stories about the appliance insurance cover on certain household items being about to expire, we've recently received another report of such an incident where the victim had 5 policies in place with the same company. Some of the policies applied to appliances the victim did not even possess. However, this report sheds some further light on this dubious practice and some tell-tale signs to look out for and which I'd like to share with you:

- The victims are often elderly and/or vulnerable
- The victims are frequently pestered by cold callers or high pressure sales calls even before they take out their first policy
- Once a victim signs up for one policy, they may be re-contacted by that insurance company and tricked or pressurised into taking out further policies
- Annual premiums can cost several hundred pounds for each item, in this instance £200 each

Given the above factors, Trading Standards would recommend that:

- people should never agree to sign up for an insurance policy which is the result of a cold call
- check the terms of your own household buildings and contents insurance. If you need to insure particular appliances, it is almost certainly cheaper to do so by contacting your current insurer and updating your existing policy
- if you are concerned about burst pipes, boilers breaking down etc., most insurance policies allow you to add 'home emergency cover' for emergencies like this
- bear in mind also, that the build quality of most appliances these days is very good and they will probably last for more than 2 or 3 years, so at £200 per year in premiums if your TV or washing machine breaks down after that time, you would be cheaper in the long run to buy a new one, which will usually also come with a manufacturer's guarantee.

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If you receive cold calls like these, the simplest thing to do is to hang up on the caller. They have no scruples when dealing with you, so you should have none when dealing with them. If you are persistently pestered by these types of calls, consider buying a call blocker device which you plug into your phone socket and the phone plugs into the device. Each time after that that someone calls you, the call blocker cuts in and asks them to identify themselves before your phone rings. Safe numbers can be added to the call blocker so that these can always get straight through. Due to the computerized auto-diallers many cold callers use, the call blocker recognises that it is a cold call and blocks it automatically. An alternative would be to contact your phone line provider to see if they provide a similar service, but without the need for installing a call blocker at home (so all of the work is done by the phone provider's computers).

Some final thoughts on the matter (for now):

- If you have such a policy, please consider the points above
- Also, please check the terms of these appliance policies to ensure that they are not auto-renewing each year
- If you care for an elderly or vulnerable person, especially if they live alone, it might be worth having a conversation with them to see if they are being pestered by cold callers or have taken out such a policy as described above, then taking the appropriate action.

Scams

A new type of scam which we've just been alerted to involves adverts for theme parks, in particular Alton Towers, though Centre Parcs have also been targeted on Facebook by scammers where fake pages have been set up, spoofing the original companies' pages and offering members of the public the chance to win breaks at these resorts by liking and commenting on posts, then clicking on the blue 'sign up' button at the top of the page. Clicking this button takes the unwary visitor to another webpage where details of a 'competition' are laid out (the competitions are fake and no prizes exist). Visitors are invited to provide their personal details and this is where the danger lies as these new webpages could track users to then target them with spam e-mails or smishing (scam) texts. Another possibility is that the personal details provided are then collated and sold to other criminals on the dark net who then misuse the information to target or disadvantage the information holder via other scams or criminality.

Let me be clear; Alton Towers and Center Parcs have nothing to do with these pages, their images and information have been stolen and misused by scammers for their own gain. Some ways to recognise the scam pages;



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- Look at the top of the page, below the main image where the business name is. If there is not a small blue dot with a white tick in it, then this business has not been verified by Facebook and is possibly a fake. Verified businesses have the blue dot/white tick.
- Drill down into some of the comments being made by members of the public and look for comments about the page being a scam. If those comments are there, please heed them. Check the genuine company's own website to see if the same competition is listed there. If not, it could be a scam.
- Check the date the page you're looking at was created. If it's recent, it could be a scam. The genuine Alton Towers page was created in 2007 and the genuine Center Parcs UK page was created in 2010.
- Does the competition website you've been re-directed to look real? Does it look as if it was professionally created, with a high standard of design and detail, with links which go to other pages? If not, it could be a scam.

If you come across any suspicious Facebook pages, please do not enter your details on them or share the page with friends. Please also consider clicking on the grey box, with the three black dots, which sits just below and to the right of the business name. This will start the simple process of reporting your concerns to Facebook, to give them the opportunity to remove the page from their site.

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with a scenario such as the ones discussed here where fear, panic and alarm are often tools used deliberately by scammers, you will know what to do at that time. Remember, after the initial panic is over, you may have rights which Trading Standards can help you with.

If you have been the victim of a Doorstep Crime or an attempted crime, whether Bogus Caller or Rogue Trader, please report the matter to Consumer Advice Scotland so that Trading Standards can build a detailed, ongoing picture of the activities of these scammers throughout the Shire. This would be a great help to us to tackle this sort of crime.

Contact

For urgent Trading Standards matters, contact Aberdeenshire Council's Trading Standards at 01467 537222. For non-urgent enquiries, please contact Consumer Advice Scotland at <https://www.consumeradvice.scot/> or on 0808 164 6000.

Contact Police Scotland on 999 if you need urgent assistance or 101 for non-urgent matters.



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For more information about scams please visit Friends Against Scams at <https://www.friendsagainstscams.org.uk/> or Take Five at <https://takefive-stopfraud.org.uk/>

Please direct any media queries to news@aberdeenshire.gov.uk or 01467 538222 during office hours.