



Norfolk County Council

Your Guide to Scams following Bereavement

The death of a loved one is an emotional and stressful experience and sadly, there are people who may try to take advantage of the bereaved during this time. It is important to be aware and protect yourself and family members, particularly those who are vulnerable.

What are scams?

Scams are misleading or deceptive communications like letters, emails or phone calls that try to con people out of money – but not all are illegal.

There are hundreds of types of scams – fake lottery and prize draw wins, bogus psychic predictions, get-rich-quick investment cons and ‘miracle’ health cures.

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

‘Money owing’ Scams

Someone pretending to be a debt collector may call or write to inform you that you are responsible for your loved one’s debts.

- They may put you under pressure to pay immediately.
- NEVER make a payment or give information over the phone.
- These debts may not even exist.
- You may not be liable for the debt, so check with Citizens Advice consumer helpline (number below).

‘You are entitled to money’ Scams

Someone claiming to be an ‘insurance agent’ notifies you that your loved one left you a large life insurance policy pay out - but you need to make the ‘final premium payment’.

- They may put you under pressure to pay quickly.
- NEVER make such a payment over the phone.
- Take time to find the phone number for the insurance company concerned yourself

Obituary Scams

People search obituaries for information they can use to forge identities. Please 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

Long Lost Relative Scams

Funerals are a time to reconnect 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, it could be an imposter.
- Before any transactions, confirm their identity with other relatives.
- If they insist they were owed inheritance, a debt or property, consult a solicitor.

Clairvoyant Scams

Clairvoyant scammers may ask for payment to deliver a final message from your loved one - as long as you pay.

They will keep asking for payments and may become abusive if you stop.

Statutory Bodies & Organisations

When looking to notify Government or official bodies of the death take time to make sure you are contacting the correct people, especially when doing this online.

Scammers will often set up websites that look genuine but charge additional fees for their services.

If you are planning to use online notification always start at **www.gov.uk**

Protect Yourself & Protect Others

Scammers are persistent and persuasive, and they often seem kind and friendly. They will lie to get what they want and have answers to everything.

They will try to catch you off guard and use a variety of contact methods including telephone, letter, email, text messages, contact via social media or in person on the doorstep.

Scammers will try and pressure you into making quick decisions or will over emphasise the importance of responding immediately – not giving you time to think or check out what you have been told.

They will often try to find out personal information or financial details which they can use to try and access money or accounts.

So try to be aware and on your guard. Share warnings with family, friends and neighbours, especially those who are vulnerable.

Report or get advice on scams:

Citizens Advice consumer helpline

Can provide advice and shares information with Trading Standards

☎ 0808 223 1133

🌐 www.citizensadvice.org.uk/consumer

Citizens Advice scams action

Gives advice and information about online scams

☎ 0808 250 5050

🌐 www.citizensadvice.org.uk/consumer/scams/get-help-with-online-scams/

Action Fraud

You can report all types of scams to Action Fraud, the UK's national reporting centre for fraud

☎ 0300 123 2040

🌐 www.actionfraud.police.uk

Norfolk Police

If the scammer is in the area or you have transferred money to them in the last 24 hours

☎ 101

✉ enquiries@norfolk.pnn.police.uk

🌐 www.norfolk.police.uk

Norfolk Scam Prevention Service

Can offer you specialist help and support If you've been the victim of a scam

☎ 101 - extension 5483

✉ scamspreventionservice@norfolk.pnn.police.uk

🌐 www.nsvictimcare.org



www.norfolk.gov.uk/scams



Norfolk Trading Standards



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Norfolk Trading Standards would like to thank the Norfolk Registration Service for their assistance in compiling this guide