

April 2016

Fraud Alert!

5 TOP SCAMS TO LOOK OUT FOR FOLLOWING THE DEATH OF A LOVED ONE

After my father died, a fraudulent insurance agent called my mother. He claimed that my father had fallen behind in making payments on a life insurance policy that he had purchased a few months earlier. If my mother paid him \$250 in cash to bring the policy current, she would receive a death benefit of \$25,000. He even offered to come to her home to accept the payment. Fortunately, my mother was too smart to fall for the scam.

It's a shameful story, but it shows that scammers like to target people who are recently bereaved – especially widows and widowers who might be especially vulnerable when they are grieving. The crooks read obituaries, skim information about recently deceased people and their families, and use it dishonestly.

In an age when identity theft and email scams are happening all the time, we need to be especially vigilant and to advise family members to be on guard against these five scams.

Identity Theft

You should alert your relatives to hang up the phone if someone calls and requests personal or financial data for any reason. Some scammers have reasonable-sounding reasons for requesting data. They could say that your loved one has not yet paid for a magazine subscription and all that is needed to bring the account current is a credit-card number, that a utility bill is past due, or that bank data needs to be “updated.”

Be aware too that these frauds can be attempted via phishing emails, some of which can look authentic. The bottom line? Never provide credit card data in response to an incoming email. If you get an email from your bank that claims that you owe money or need to update data, call or visit your bank to ask whether you really need to.

Fraudulent “Bills Due”

This is one of the oldest scams directed against grieving people. (It was the one that was directed against my mother.) The scammer calls a recently widowed person and claims that the deceased individual owed money for something. The fraudster could claim that the deceased person put down a deposit on a piece of real estate, a vacation, a home improvement, an insurance policy, or a piece of jewelry that was supposed to

be a surprise gift to the widow or widower. If the scammer is also an identity thief, he or she will offer the option of paying over the phone by credit card.

Inflated Bills from Funeral Homes

The overwhelming majority of funeral homes are run by honorable professionals whose first concern is to provide caring service to families at their time of loss. Even so, stories do occasionally make the news about funeral homes that have tacked on charges for services that people were not expecting.

Your best defense is to be sure that you receive a fully itemized statement of services and costs before those services are provided. Even if you discuss arrangements over the phone, be sure to get a statement via email. If you get everything in writing, you can point to the statement that you received and pay only for the specific services that you requested. If you feel that a funeral home has attempted to engage in dishonest activities, contact the National Funeral Directors Association, a national organization that monitors the industry.

Travel Scams

Not long ago, a recently widowed man received a call from someone who identified herself as his granddaughter. She even used his granddaughter's name when making the call: "Grandpa, this is Sarah." She said that she needed money to travel to his wife's funeral and asked him to wire funds to Florida. Fortunately, he called Sarah's parents before doing so. The criminal had read his wife's obituary, which mentioned Sarah's name, and hatched a plot. (The target of this scam was the father-in-law of one of my closest friends.)

Insurance Scams

According to the Coalition against Insurance Fraud, crooks are currently launching a variety of new scams that take advantage of people's confusion about the Affordable Care Act, Medicare, and other healthcare issues. Crooks are phoning, emailing, and even going door to door to offer fake medical discount cards, fake insurance policies, and worthless or overpriced products. If you or your family members receive any unexpected communications from insurance companies following the death of a loved one, that's a red flag.

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What to Do If You or a Loved One Have Been Targeted

1. If a suspicious person calls, say you need to call him or her back. The scammer will hang up, make up an excuse for why the number cannot be given out, or say that he or she needs to call you back later. Note that scammers call from “spook” phone numbers that cannot be traced.
2. Never provide any information via email or phone, such as physical addresses or credit card data.
3. Don’t try to outsmart or fool scammers who call. Immediately report the attempted scam to your local police department and follow their instructions.
4. Immediately inform any banks, insurance companies, or other businesses that the scammer claimed to represent. They know best how to investigate frauds that use their names.

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Monthly Fraud Alerts brought to you by:

[Bucks County Crimes Against Older Adults Task Force](#)

Bucks County District Attorney’s Office

215-348-6344

Bucks County Area Agency on Aging

215-348-0510

Bucks County Coroner’s Office

215-348-3852

Network of Victim Assistance (NOVA)

1-800-675-6900

A Woman’s Place (AWP)

1-800-220-8116

Bucks County Office of Consumer Protection

215-348-6060

Bucks County Register of Wills

215-348-6265

www.crimesagainstolderadultsbucks.org

24 - HOUR HOTLINE: 1-800-490-8505