



From mountain to sea

Trading Standards Bulletin

Bulletin No. 49

Doorstep Crime/ Cold Calling

Suspicious Males

In the last bulletin we referred to reports from residents in the Buchan area being approached by men in a white vehicle who were offering to resurface roads with spare tar. We have also received a similar report from a resident in the Garioch area who has recently been approached twice. The latest incident included one of the men appeared to be taking undue interest in the layout of the residents property. Our advice remains the same; please report any such sightings to Police Scotland and Trading Standards. Contact details are at the bottom of this bulletin.

Suspicious Phone Call

One elderly resident from Buchan recently received a phone call at home from a caller who claiming to be from a company which specialised in loft insulation and heating. The female caller asked the resident which benefits she was on and advised her that she was eligible for grants for insulation. The caller also advised that the resident's neighbour had had the same work done. However, the caller then asked the resident for her bank details and asked her to make up a security password. At this point the resident, rightly, hung up.

In truth, there is little doubt that the caller was a scammer looking to obtain the resident's bank details, to steal from her account. The chat about being eligible for grants and a neighbour getting work done were red herrings, to make the resident feel the scam is genuine.

As with any form of cold call, whether it is at the door, on the phone or via the internet, if in doubt, just say no. The cold caller is too much of an unknown quantity to take a risk with. If the problem becomes persistent, consider measures such as 'No Cold Calling' stickers and notices for the gateway at home and the front door, call blocker services and devices for the phone and block unwanted contacts on social media or sent any e-mails to the spam folder (remember also to keep your computer's security suite up to date by making updating an automatic function).

Should you be interested in obtaining reliable advice about insulation, grants for same, energy efficiency in the home and much more besides, one reputable

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place to start is the social enterprise known as SCARF, based at 1 Cotton Street, Aberdeen, AB11 5EE, tel – 01224 213005 or info@scarf.org.uk Their website can be found by clicking the link [SCARF](#)

Scams

Ghost brokers

One worrying trend which was recently brought to our attention and which has been in the media quite a bit recently is ghost brokers. This is where scammers set themselves up as motor insurance brokers then advertise their services, usually on social media, and how they can save drivers hundreds of pounds on their current motor insurance. These days, who wouldn't want to cut down on costs? But recent estimates suggest that last year there could be as many as 20,000 policies in the UK connected to the scam.

These ghost brokers come across as genuine, credible and efficient businesses to customers - and often get good write ups from customers (who still think they are dealing with a legitimate business). There is clearly a business of sorts supporting some ghost brokers as they produce documents to give to their customers and some even register the policy on the Motor Insurance Database (a shared database for all UK motor insurance companies).

Further information about this type of scam can be found by clicking this link, [BBC](#) and from the Consumers Association at this link [Which?](#)

Some points to consider:

- Ghost brokers aren't licensed with the Financial Conduct Authority, so any 'policy' they sell is not valid
- In some cases, they will charge customer high fees, which they claim will be recouped with the lower insurance premium
- Some ghost brokers will alter the customer's details and claims history, to reduce the premium, all without telling the customer
- Others will cancel the policy soon after it is taken out and reclaim the premium, again without telling the customer, who still think they are insured
- Should a customer then have to make a claim on their car insurance, at best they will find that they are uninsured. At worst they may be prosecuted for fraud on the grounds of the false details provided by the broker to the insurance company. Both can also affect the customer's ability to get motor insurance in future.

As with so many other cases we see, if it looks too good to be true, it probably is. So, to try to avoid falling victim to ghost broker scams, please remember:

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- Social media is a favoured environment of scammers, usually involving financial transactions of some sort, as scammers are mainly after victims' money
- Don't be tempted by offer which seem too good to be true, particularly if you see it on a social medium
- You can check if an insurance broker is listed with the Financial Conduct Authority by clicking the link [FCA](#) and if they're not, don't use them
- If you considering going with a broker you've never used before, do some due diligence and check their background, physical address, particularly if the advert only shows contact is via a mobile number or e-mail address
- If you do use a new broker, call the insurance company they insured you with, to confirm your vehicle is insured
- If you suspect a scam, report it to the social medium, Police Scotland and your local Trading Standards
- If you go online to look for an insurance quote, stick to established, well known online brokers such as [Compare the Market](#) (or Meerkat, if you prefer), [MoneySuperMarket](#), [Confused.com](#) or Gio Compario at [GoCompare](#) or you may wish to deal direct with a well-known insurance company

Misc.

There is a brilliant new resource available from the Scottish Business Resilience Centre, Police Scotland and RBS, called 'The Little Book of Big Scams'. This is the 5th edition.

The Book explains some of the most common scams in Scotland and provides essential advice to help people avoid falling victim to them. To access and download the Book, please click on the link [Big Book](#)

The book is also downloadable for reading offline.

Conclusion

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. We can also help you with advice about any article mentioned in these bulletins.



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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.

If you have any information to share about the unlawful sale of tobacco or disposable vapes, please use the Contact Info below to pass that information to Trading Standards. If you would prefer, you can report the information anonymously to Crimestoppers on 0800 555 111.

Contact Info

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 Police assistance or 101 for non-urgent matters.

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.

All previous Trading Standards bulletins can be found at:
<http://publications.aberdeenshire.gov.uk/dataset/trading-standards-crime-and-scams-bulletin>