

Senior Fraud PROTECTION



TOOLKIT

Helping Seniors Stay Safely at Home



Brought to you by Home Instead Senior Care®

www.homeinstead.co.uk

Scammed:

It's the word no family carer wants to hear when it comes to a vulnerable loved one

Home is where an older person should feel the safest. Scammers, however have found a way to invade the secure lives of seniors by targeting older people's post, the internet and telephone, as well as unsecured documents.

Through the provision of this information, we aim to raise awareness of the risks facing older people so that we can do everything we can to prevent these distressing and devastating crimes.

The growing incidents of scams involving older people is putting many seniors at risk, threatening to strip them of their assets, their independence and their trust. That's why the Home Instead Senior Care network has launched its Senior Fraud Protection public education programme and created this Toolkit.

Our aim is to inform you about fraud involving older people and to give you tools and tips to help you avoid being affected by this distressing criminal activity.

Specific topics include:

- o Financial Abuse Tactics
- o Top Scams Involving Seniors
- o Top 5 Reasons Why Seniors Are Targets
- o Impact Of Crime On The Elderly

We've also provided a series of checklists that can be used to help protect your family members:

- o Criminal Target Scale
- o Scam-proofing Seniors Checklist
- o Scam Reminder Checklist: Post
- o Scam Reminder Checklist: Telephone
- o Scam Reminder Checklist: Computer
- o What To Do If Your Family Member Has Been Scammed



Print Solution:

Print the scam reminder checklists and place them by the phone, next to the computer, and on the desk – places where your family member can refer to them quickly if they receive a questionable contact.



The Home Instead Senior Care network is dedicated to helping older people stay safely in their homes. If a family member is living alone and needs an extra set of alert eyes and ears, then contact your local Home Instead Senior Care office.

Top Scams Involving Older People

Older people are vulnerable targets from criminals who regularly devise new schemes in an attempt to steal their valuables; whether it's their money, their identity, or their property.

In the UK, mass marketing (also referred to as scam marketing), which includes the use of the internet, phones and post, makes up the largest proportion of fraud. Between 2012 and 2013, 1 million (2%) of UK adults sent money in reply to unsolicited communications and just under one-half (almost 500,000 people) are believed to have been defrauded as a result, costing UK individuals an estimated £3.5 billion in total ⁽¹⁾.

It is, however, believed that this is just the tip of the iceberg as many victims do not wish to speak up or do not think it's worth reporting this sort of crime.

THINK JESSICA

We have partnered with Think Jessica, a charity which works to raise awareness of scams and supports victims and their families, in order to spread the message about the scale of the problem and help protect seniors.

Think Jessica was set up in 2007 by Marilyn Baldwin, whose mother, Jessica, suffered for several years at the hands of fraudsters, who tricked her into parting with thousands of pounds. The charity is supported by fraud protection agencies, local and international organisations, and police forces nationwide.

Marilyn is now a regular face on TV and recently won ITV's Inspirational Woman of the Year Award for her relentless campaigning.



Lorraine Kelly
with **Marilyn Baldwin** (left),
daughter of Jessica and
founder of 'Think Jessica'.

Jessica Scam Syndrome:

The charity, Think Jessica, is aiming to raise awareness of a syndrome they recognise as a mental health condition, in order to protect those suffering from it. JSS or Jessica Scam Syndrome is believed to exist where the psychology criminals use is so strong, that many vulnerable people are unable to recognise that they are being scammed, even if told time and time again by relatives or professionals.

Think Jessica believes criminals create a delusional world which becomes a vulnerable person's reality with victims refusing any intervention. Without recognition of the condition, there is no legal protection for JSS victims. Thousands of elderly people are likely to be suffering and carers need to be extra vigilant in order to recognise the condition, so they can protect the elderly person.

According to Think Jessica, the most common scams targeting older people include ⁽²⁾:

Courier Scams:

Scammers call the victim claiming to be from their bank and tell them that their debit or credit card needs collecting. The scammer then instructs the victim to hang up and call the bank to ensure the issue is genuine. However the criminal stays on the line, tricking the person into thinking they're calling their bank. The fraudster will then ask the victim to key in their PIN number, before sending a courier to collect the card. The victim is told the card is going to the bank to be changed but actually the scammer keeps it and uses it to buy goods or withdraw funds from the victim's account. Known as the courier card scam, the average age of victims is 69, showing that it is predominantly the elderly who are being targeted ⁽³⁾.

Lottery and Prize Draw Scams:

Victims are told they have won a large cash prize, but are asked to send a fee in order to release it. Generally the prizes are from competitions that the victim has never entered.

Clairvoyant Scams:

The scammer writes a generic letter, showing false concern and pretending that they are going to a lot of trouble to give the reader good health, wealth and happiness. Clairvoyant scammers will often blackmail their victims by telling them that they will be plagued by bad luck if they don't send money.

PPI Scams:

Victims receive a call from someone claiming to be from a claims handling company. They are told they have been awarded compensation for mis-sold Payment Protection Insurance but need to give their bank details and make a payment to release the funds.

Catalogue and Brochure Scams:

Scammers send out literature selling a variety of different products including jewellery, wines, clothing and items for the home and garden. They guarantee prizes or rewards to those who order but the prize is never sent. Instead, they send out ever more dazzling promises in order to get more orders.

Phishing Scams:

Older people are increasingly receiving messages either via post or email that appear to be from a legitimate company or institution, asking them to update or verify their personal information. Often they pose as banks or building societies, saying there is a problem with their account and asking for sensitive details or cash.

Other common scams include:

Missed Call Scam:

A person receives a missed call from a number beginning in 070. This appears to be a call from a mobile phone. However, when you call the number back, the call is immediately dropped or an engaged tone is played and you are charged a high premium for making the call. If you receive a missed call from these premium rate numbers, do not call back.

Fake Charities:

Calls, or even visits, are received from individuals claiming to be raising funds for a reputable organisation or charity and requesting donations. However the caller is not authorised to be fundraising for the organisation. Sometimes the caller may donate a token amount to the charity, however more often the total extent of the donated funds is kept by the scammer.

Internet Fraud:

Pop-up browser windows simulating virus-scanning software fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers. Older internet users' unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) makes them especially susceptible to such traps.

A recent scam involved fraudsters claiming to be from Microsoft. They convinced people to follow instructions which would enable them to remotely access their PC in order to rectify a fictitious problem. They then gained permission to invade their victim's PC remotely, allowing them to access security passwords and logins. They installed programmes on devices leaving their victims at risk indefinitely⁽⁴⁾.

Identity Theft:

The number of incidents involving the fraudulent use of personal information rose 24% in 2012 from the previous year's figures⁽⁵⁾. The majority of this illegally traded information was a combination of passwords and logins, which give scammers access to accounts and personal details.

Older people are often targeted by people claiming to be conducting a survey. During questioning, the caller may obtain sufficient information to match information available in the public domain in order to be able to take a loan out against the person's property, take out credit cards, or obtain credit. Unless reported, the person becomes liable for the debt incurred.

Top 5 Reasons Why Seniors are Targets

For older people, the consequences of misplaced trust are often severe. Research shows that more than seven out of ten older people in Britain, that's over 6.6 million people, are targeted by scams every month ⁽⁶⁾ with the identified individual loss to fraud in the UK purporting to be in the region of £1.5 billion for older people. This figure is, however, only what is reported: many fraud-related crimes go unreported so the true cost is unknown.

Older people can be at higher risk of falling prey to a scam for a number of reasons.

1) Decision Making / Understanding:

Cognitive function can decline with age, meaning that even those older people who do not suffer from a dementia or mental health problem can make poor decisions that leave them vulnerable to scams. Older people may not understand or keep up to date with changes in legislation protecting their legal rights. For example, a tenacious door to door salesperson or cold caller, may not explain the 7 day cooling off period correctly, if at all.

2) Availability:

Seniors are seen as a target because they are generally retired, less mobile, and likely to be at home more often.

3) Isolation/Loneliness:

Families move away and sometimes have little or no regular contact with their parents. This lack of interaction means that some older people don't necessarily have close contact with the people they most trust to help them review decisions.

Friendships may be limited which can leave older people vulnerable to a 'friendly' cold caller who drops by the house. Some scams are even perpetrated by seemingly trusted people who work to build new friendships first and then prey on vulnerabilities later.

4) Health:

As we age, health problems mean that many older people have difficulty keeping up with the maintenance of their property and this is a well-known attraction to con artists. Many of our senior citizens are unable to carry out DIY jobs and rely on other sources for help. Having a dementia can exacerbate the problem of health vulnerability.

5) Prosperity:

Money is one of the most notable reasons for senior vulnerability as scammers see them as a supply of wealth that includes property, life savings and other assets.

Maybe it's time to sit down with your parent, relative or friend and calmly talk about the threat of scammers. If you live some distance away from the older person then perhaps consider contacting relatives, friends and neighbours to periodically check on their welfare, or consider using the services available from Home Instead Senior Care. Family members may help seniors to avoid the humiliation and potential financial devastation of being conned.

**Contact Action Fraud on 0300 123 20 40 or www.actionfraud.police.uk
if you think that someone has been scammed or is at risk of being scammed.
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Impact of Crime on the Elderly

The impact of scams and fraud on the elderly is significant.

1) Emotional Distress:

Worrying about the likelihood that a scam could happen again can be very distressing for older people and take a long time to recover from. The breach of trust that scammers cause can also lead to isolation as seniors withdraw from social interaction involving other people.

2) Inability to Recover Financially:

Lost income from a financial or property scam may be almost impossible to recover from if the individual is reliant on this as their source of income. Seniors are attractive to fraudsters because either they have assets which have built up over a lifetime or they have more disposable income due to minimal outgoings. Recovering financially in later life is impossible for many.

3) Loss of Independence:

Fraud related crime is often the catalyst that can bring an end to emotional and financial independence and can have an impact on the lifespan of older people.

4) Poor Self Esteem:

Many victims become embarrassed, ashamed and regretful of their decisions, which can lead to poor self-confidence. This lack of self esteem can significantly diminish the quality of life of an older person, forcing them to question their judgement in all future decision making.

5) Vicarious Victimization:

'Vicarious victimisation' exists where a person has not been a victim of a scam or crime, but has a real fear of becoming one. They may have a partisan view of society, which can happen especially to those who are housebound and only get their news from the media.

If a senior family member is living alone, a Home Instead CAREGiver can be alert to the risks of scams and become the eyes and ears of their client, bringing reassurance and protection for the family as well as providing companionship, home help and transportation.

"My mum started having panic attacks and palpitations. One of the clairvoyants who used fear as a way of extracting money told her that there was an evil force on a higher plain, but my mum had not been able to cover his fee to keep the evil away. My mum thought that the evil was upstairs.

"She became breathless and fearful every time she tried to climb up the stairs. Her body and mind were at breaking point with the continual torment that the scammers had inflicted on her over the years." Marilyn Baldwin, Think Jessica.

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Scam-Proofing Seniors Checklist



The extent of fraud on individuals in the UK is unknown – it is estimated that just one in every five cases is reported ⁽⁷⁾. Many have fallen victim to fraud but through shame and embarrassment are reluctant to admit to, or talk about, being scammed.

The Home Instead Senior Care network recommends these tips to help keep your family members aware of the dangers and avoid being exploited:

- Shred documents that could be useful to criminals, including bank statements, credit card statements and other financial information. Important documents such as tax returns and car documentation should be stored in a safe place, out of sight.
- Insist that your family member checks with a trusted individual before they act on any phone call, post or email and before they agree to a visit from an unknown person, business representative or charity. Suspicious mailings should be pointed out – especially envelopes that mimic letters from authoritative businesses or organisations such as banks or HM Revenue & Customs.
- Add your family member's name to the national Mail Preference Service (MPS) and Telephone Preference Service (TPS) register and instruct them to hang up if they receive a cold call. If there is a feeling of guilt preventing them from hanging up, remind them to say that they will report the call to the Telephone Preference Service for breach of the law. Offer comfort that it is often difficult to recognise a scam and it's better to be safe than sorry. If they are already registered with the MPS and TPS services and are still receiving unsolicited mail, it is far more likely to be from fraudsters.
- Remind the person to use the rule of thumb to “never provide information in a phone call that they did not initiate” – this includes personal information or agreeing to give money over the phone.
- If an older person you care for would like to make a charitable donation, then ensure that the charity involved has a registered charity number. The Charity Commission has a register of all genuine charities. You can contact them on 0845 300 0218 to check. Make a written plan listing which organisations the person would like to support and then ask the person to stick to it.
- Place a No Cold Calling notice in a prominent place by the front door of an older person. Some areas may operate a Neighbourhood Alert Service, which is used by police and Trading Standards to circulate messages about doorstep crime and scams. Register for free at www.neighbourhoodalert.co.uk
- Ask the person to gather together the post so that you can help them sort through it when you are there. Identify a place where the person can keep the mail together to prompt them to wait for you to help them.
- Remember to educate older people about the risk of becoming prey to email and phishing tactics.
- Watch for individuals who befriend a senior. Lonely or isolated older people are particularly vulnerable to criminals. Ask to talk to their new friend to find out more about them. Watch for signs that the friend is unwilling to meet you as criminals want to protect the relationship from outside interference.
- Keep an eye out for changes in behaviour or lifestyle, as well as any other unusual financial or business activity. If your family member can no longer handle their own finances, then encourage them to put a plan in place that can help ensure bills are paid and assets are protected. This may involve appointing someone to act as an Attorney under a new (financial) lasting Power of Attorney, or activating an existing enduring Power of Attorney. Alternatively, it may simply involve someone trustworthy monitoring things such as credit card use. Importantly, if someone has the early stages of dementia, taking legal advice about making a Power of Attorney is always a good idea.
- If you are unable to have daily contact with your parent or friend, find trustworthy people who can serve as eyes and ears for them. Someone who can screen visitors or others who may seek to exploit them by any means. Helpers could be neighbours, relatives, friends, church members, community members or professional CAREGivers, such as those from the Home Instead Senior Care network.

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Scam Reminder Checklist: Post



Many older people like receiving letters. Many recognise it as how they communicated with others in the days before technology was accessible.

The postal service continues to be one of the most effective vehicles for scammers to perpetrate crimes. Although the Royal Mail is aware of it, it has a legal obligation to deliver all mail and therefore is powerless to stop the mail reaching the individual, despite recognising the signs of a letter being probable scam mail.

BBC Inside Out reported the story of an elderly victim who attempted suicide after being hounded by criminal activity. You can view this story and others at Think Jessica's website www.thinkjessica.com/your-stories.htm

Using the following strategies will go some way to help seniors to protect themselves from potential risks:

- ✓ Consider a second set of eyes to look over bill payments and post.
- ✓ Personal information, such as bank account numbers, credit card details etc, should never be sent to anyone who is not known to the senior – regardless of what is being promised or offered.
- ✓ Never send a cheque in response to a prize claim or tax refund. Legitimate prize awards should be free to collect.
- ✓ Only send cheques to charities that have been verified as genuine and are on a previously agreed Giving Plan, whereby the charity(ies) and amount given has been decided upon prior to donation.
- ✓ Never respond to requests to send a 'deposit' or 'get started' payment to a work-at-home offer or a pyramid scheme.
- ✓ Buy and install a locking post box in order to screen the elderly person's post, or set up a PO Box. This must always be done with the consent of the older person.
- ✓ Note the due dates for billing for utilities etc. and act on any missing bills and payments.
- ✓ Note when bank and credit card statements are due and when pension payments arrive each month – consider getting statements online and always follow up if bills or new cards do not arrive when scheduled.
- ✓ Review bank statements for any unusual or unauthorised activity and charges.
- ✓ Contact catalogue companies if goods are received that haven't been ordered by the recipient, and likewise if goods ordered are not received or exactly as requested.
- ✓ If there is a high volume of unsolicited mail then ask to be removed from particular mailing lists and contact the Mail Preference Service, www.mpsonline.org.uk to be taken off junk mail listings. If you are still receiving unsolicited mail, it is far more likely to be from fraudsters.

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Scam Reminder Checklist: Telephone



There are plenty of strategies used by scammers to get personal information by phone. How can a senior discern a telemarketing scam? The following tips should help avert telephone scams:

- ✓ Never give any personal information on the phone. Scammers may say they represent a bank or other reputable financial institution and falsely tell seniors that their financial information or credit card has been compromised.
- ✓ Always check that people are who they say they are. Some scammers say they are from the police and are trying to solve a crime and ask for personal information. If you are unsure, take down their details and call an official telephone number to confirm their identity.
- ✓ Be wary when someone calls unexpectedly – however friendly or nice they sound. Genuine callers will never ask for sensitive information over the phone.
- ✓ Never give a PIN code to anyone. Nobody should ask you for PIN numbers - if they do, end the call immediately.
- ✓ Beware of offers with a limited time to respond or an urgency to accept there and then. These offers are very often accompanied by requests for payments for postage and packing and the senior may be asked for Cash on Delivery (COD) or even their credit card or bank account details for payment.
- ✓ Do not pay for a Free Prize. If a caller asks for payment ignore them or ask for confirmation in writing. If something arrives in the post, check for an originating address and that this does not relate to a PO box.
- ✓ Avoid making calls to premium rate numbers (for example, those starting with 0871 or 0872)
- ✓ Verify salesperson's/caller's credentials. Don't rely on the information they give you but independently verify their name and position within a company – con artists will give out false names, business addresses and telephone numbers.
- ✓ Never buy over the phone from an unfamiliar company. If you are concerned you can visit www.adviceguide.org.uk or call Citizens Advice consumer helpline on 08454 04 05 06.
- ✓ Never respond to an offer that is not understood thoroughly.
- ✓ Don't be afraid to stop or interrupt a caller if he or she is trying to sell something that is not wanted. Use phrases such as "I never buy anything over the phone" or simply say "I'm sorry, I'm going to have to hang up" before doing so.
- ✓ If you have been victimised once, be wary of persons who call offering to help you recover your losses for a fee.
- ✓ To stop unsolicited cold calls being received register for free with the official Telephone Preference Service ASAP on 0845 070 0707 or through the website at www.tpsonline.org.uk to remove the telephone number from cold calling lists. If you are still receiving unsolicited calls, it is far more likely to be from fraudsters.
- ✓ The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues. You can look on www.adviceguide.org.uk or call the Citizens Advice consumer helpline on 08454 04 05 06 (calls are charged). In cases of reported criminal behaviour, for example scams and rogue traders, the Citizens Advice consumer service will refer your details to the relevant local authority Trading Standards service who will decide on what to do next.
- ✓ You can also find out whether cold callers offering financial services are authorised by visiting www.fca.org.uk/consumers/scams. If they are not registered, or to report them for cold calling then call 0800 111 6768.

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Scam Reminder Checklist: Computer



More senior citizens than ever are online. Figures released at the end of the first quarter of 2013 by the Office for National Statistics show that 44.6% of people in the UK aged 65 and over had used the internet in the past 3 months⁽⁸⁾. With internet fraud being one of the most abundant crimes of our society today, there is a high risk of vulnerable people being taken advantage of.

The following tips are offered to aid safer computer use:

- ✓ Make sure the computer has all the software security it needs and an automatic updating system. There are many anti-virus and firewall programs available ranging from free downloads to more expensive versions. Check with a trusted person who is knowledgeable about computers.
- ✓ Obtain a physical address of any contact that has originated on the computer. Do not accept a PO Box number or telephone number alone. Verify information given and call the seller to see if the telephone number is correct and working.
- ✓ Scammers may send out emails with a bank letterhead advising there is a problem with the person's insurance, bank account or credit card. There is often a request to verify personal information, account numbers and passwords. Never send personal information, PIN numbers or passwords to an unknown source via the computer.
- ✓ Learn to identify spam and scams. Do not respond to emails you haven't expected to receive or which come from people/companies you don't know. Never give out any personal information such as banking or credit card details.
- ✓ When making online purchases, only enter the credit card details on secure and reputable websites. A padlock icon will appear in the payment web page address indicating a high level of security to transmit data. This icon is not a guarantee of a secure site, but may offer assurance.
- ✓ A genuinely secure web address where you're being asked to enter sensitive personal information should always start: <https://>. Websites that start <http://> (without the 's') aren't secure.
- ✓ Ensure you are purchasing merchandise from a reputable source. Do your homework on the individual or company to ensure that they are legitimate.
- ✓ Avoid using your mother's maiden name as a security password – this information can be discovered relatively easily. Instead, use a selection of letters and numbers.
- ✓ Guard your account information carefully. Be sceptical of individuals asking for your help in placing any sum of money in overseas bank accounts – for whatever reason – even if they say it is transactional and is only for a penny (0.01p). Do not believe the promise of free goods or services for your co-operation.
- ✓ Send an email to the seller to make sure any e-mail address given is active. Be wary of those who utilise free email services.
- ✓ The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues. You can look on www.adviceguide.org.uk or call Citizens Advice consumer helpline on 08454 04 05 06 (calls are charged). In cases of reported criminal behaviour, for example, scams and rogue traders, the Citizens Advice consumer service will refer your details to the relevant local authority Trading Standards service who will decide what to do next.

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Criminal Target Scale

The prospect of an older person falling prey to a scammer can send fear through the hearts of any family carer. That's why the Home Instead Senior Care network has developed this criminal target scale, which can help families assess the vulnerability of a senior family member.

Answer the following questions to help determine your elderly family member's scam risk threat.

	Yes	No
They live alone.	<input type="checkbox"/>	<input type="checkbox"/>
They are alone for long periods of time.	<input type="checkbox"/>	<input type="checkbox"/>
They have a landline phone.	<input type="checkbox"/>	<input type="checkbox"/>
They have few visitors.	<input type="checkbox"/>	<input type="checkbox"/>
They have never signed up for the Telephone or Mail Preference Service	<input type="checkbox"/>	<input type="checkbox"/>
They would never be rude to anyone on the phone in an effort to end the call.	<input type="checkbox"/>	<input type="checkbox"/>
They have a computer and use it regularly.	<input type="checkbox"/>	<input type="checkbox"/>
They shop online.	<input type="checkbox"/>	<input type="checkbox"/>
They like to donate to one or more charities.	<input type="checkbox"/>	<input type="checkbox"/>
They are always receptive to a needy cause.	<input type="checkbox"/>	<input type="checkbox"/>
They rely on neighbours and others for help.	<input type="checkbox"/>	<input type="checkbox"/>
They are generally trusting of people's motives.	<input type="checkbox"/>	<input type="checkbox"/>
They have some health problems.	<input type="checkbox"/>	<input type="checkbox"/>
They have a computer, but aren't always sure how to use it.	<input type="checkbox"/>	<input type="checkbox"/>
You suspect, or they are diagnosed with having a form of dementia, such as Alzheimer's disease.	<input type="checkbox"/>	<input type="checkbox"/>
They spend a lot of time outside during the day and are very engaging with anyone in the street who comes by.	<input type="checkbox"/>	<input type="checkbox"/>
They mention finances a lot and are looking for ways to save/make extra money.	<input type="checkbox"/>	<input type="checkbox"/>
They would do anything to help a child, especially giving money.	<input type="checkbox"/>	<input type="checkbox"/>

If you answered yes to three or more of these statements, your family member could be at risk of a scam.

**Contact your local Home Instead Senior Care office
for information about the services it can provide to help families alleviate the risk.**

What to Do if Your Loved One Has Been Scammed

You thought this could never happen to your parent or relative: the cruel and heartbreaking loss of his or her hard-earned life savings as a result of a scam.

Here are some key steps to follow if a family member has been scammed.

Contact Action Fraud:

If you think that someone has been scammed or if you believe someone close to you is at risk of being scammed, Action Fraud, which is a service run by the National Fraud Authority, should be your first port of call. When you report a scam to Action Fraud you will be given a police crime reference number and the report will be automatically passed on to the police. It is crucial that all incidents of fraud are reported to the police as without this information they will never be able to establish the extent of the problem. Action Fraud can be contacted on 0300 123 2040 or through their website, www.actionfraud.police.uk.

Contact Think Jessica:

Think Jessica is a UK charity which raises awareness of the growing problem of scams. The charity supports scam mail victims and their families. For more information, visit their website www.thinkjessica.com.

Acquire a Copy of the Police Report:

You may need this documentation to support your claims to insurance companies. If you are unable to obtain a copy of the police report, be sure to get the report number.

Close the Accounts in Question:

If you notice that any accounts under the person's name have been tampered with or opened without consent, close them immediately. Call each bank or company and then follow up in writing. If there are fraudulent charges or debts on the account or if a new account has been opened, immediately file a fraud report with the bank's fraud department. If you close an existing bank account and open a new one, be sure to create new PINs (Personal Identification Numbers) and passwords.

Eliminate Fraudulent New Accounts:

If a new account has been opened without your family member's knowledge or consent, ask the company with which the account has been opened if it has a fraud department. File a fraud report with that department. Contact Action Fraud on 0300 123 2040 and report the crime or go online at www.actionfraud.police.uk

Find More Resources to Help Manage the Situation Via the Citizens Advice:

Citizens Advice aids identity theft investigations by signposting to agencies and organisations that can help resolve the outcome of the fraud. It also helps prevent fraud by sharing the information with law enforcement agencies and other government agencies.

Initiate a Fraud Alert:

The next step is to place a fraud alert on your family member's credit reference file as well as review the credit report. This will prevent a thief from opening any more accounts in the older person's name. You should contact the two main credit reference agencies Equifax and Experian. Be sure that the alert is included in the credit file as quickly as possible.

Follow-up:

After a fraud alert is included in the credit history, your family member is entitled to receive a free copy of his or her credit report from each of the credit reference agencies. Request a copy and review reports for unopened accounts, unfamiliar debts on the account, inquiries from companies you don't know and inaccurate information.

**For more information about protecting seniors from scammers,
contact your local Home Instead Senior Care office at the following:**

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