

# Essex Police Fraud Alert System

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23rd July 2021

## INSURANCE PLANS - ARE YOU GETTING WHAT YOU PAID FOR?

Essex Trading Standards are warning residents of companies attempting to sell unnecessary insurance, warranty or care packages following a dramatic rise in cases.

Typically the homeowner will receive a cold call from a company who will attempt to convince them to take out a package to protect their goods or part of their property. The caller may have some details about the homeowner and lead them to believe that they are renewing an existing policy held with another legitimate organisation or have taken over the policy which must now be renewed.

The cost of the policy is normally less than a couple of hundred pounds but once the bank or card details are obtained then the householder can find additional or higher payments taken. 'Sucker lists' are shared or sold between the companies, who are known to be making millions from this scam.

Essex Trading Standards are aware of one householder targeted by one company for 6 different plans over a 5 month period, while at the same time also being targeted by other companies for similar products.

The plans are not underwritten by any third party and are not insurance products so are not regulated. They are also only valid if the issuing company continues to trade and is contactable, which frequently is not the case. Any claim or request for repair is only in accordance with the terms of the plan, which can be extremely restrictive, or require a large excess to be paid by the householder which more than covers any costs.

**Remember:** never engage with this type of cold call and do not provide any banking or card details to anyone over the phone. If you believe that you do have a legitimate policy due for renewal the company will write to you.



You can report scams, against yourself or your relatives to:  
**Citizens Advice** on **0808 2231133** who will pass the details to Trading Standards.  
Also report to **Action Fraud** at **actionfraud.police.uk** or by calling **0300 123 2040**.



If you or someone you know is vulnerable and has been a victim of fraud, please call **Essex Police** on **101**  
Report fraud or attempted fraud by contacting **Action Fraud** at **actionfraud.police.uk** or call **0300 123 2040**

Keep up to date with fraud and  
do **even more** Online at **essex.police.uk**

