

# **Covid-19 Response**

## **ADULT SAFEGUARDING, FINANCIAL ABUSE AND SCAMS**

### **Document Purpose**

This document sets out how we will carry out our adult safeguarding work regarding financial abuse, including scams during the current outbreak of Coronavirus (Covid-19). The plan has been developed in accordance with current National Guidance and will be reviewed on a regular basis as government advice changes.

The document has immediate effect and lasts until further notice.

### **Overall Position – 06/04/2020**

Adults with care and support needs can be at additional risk of the scams being seen during the COVID19 outbreak, and the strains that can arise in family relationships during current restrictions.

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#### **Examples of scams that have been seen during COVID19**

- People offering fake miracle cures for coronavirus – there is no specific treatment for coronavirus (COVID-19). Treatment aims to relieve the symptoms until you recover
- Bogus workers claiming to be from the council needing to enter a house to do a deep clean
- Bogus healthcare workers claiming to be offering ‘home-testing’ for coronavirus
- Emails saying that you can get a refund on taxes, utilities or similar are usually bogus and they are just after your personal and bank details.
- Fake products available to buy online that say they can protect you or cure coronavirus. These will not help and are designed to just take your money
- Mobile phone apps that claim to give you updates on the virus, instead they lock your phone and demand a ransom
- Bogus phone calls claiming to be from a bank or the police asking for bank details over the phone
- People offering to do shopping who ask for money upfront and then disappear

#### **Advice to give people who are at risk of scams**

- Be sceptical, don't be afraid to hang up, bin it, delete it or shut the door
- Take your time, don't be rushed
- If you are online, be aware of Fake news and use trusted sources such as .gov.uk or NHS.uk
- Know who you're dealing with. If you need help talk to someone you know or get in touch with your organisations on their main numbers

- Protect your financial information, especially from people you don't know. Do NOT give your bank card or PIN to a stranger
- If you think you have been scammed then
- call the police on 101 (999 only in an emergency)
- Reporting to Action Fraud can be done [online](#) or by calling 0300 123 2040
- Report offers of financial assistance from HMRC contact [phishing@hmrc.gov.uk](mailto:phishing@hmrc.gov.uk)
- For further consumer advice or to report to Trading Standards please them directly on 01296 388788 or email [trading.standards@surreycc.gov.uk](mailto:trading.standards@surreycc.gov.uk).

### **Warning signs of financial abuse during COVID19 outbreak**

During the COVID19 outbreak people may be under strain because of financial uncertainty and because of social distancing measures. In addition, an abuser may use the measures currently in place to reinforce the power they have by creating economic instability and isolating their victim further from support. Warning signs include people who

- express high levels of concern about where money is coming from
- say they have less access to or control over their money
- prioritise buying items or paying bills that may not seem essential
- struggle to access financial support
- can't access basic necessities
- is especially concerned about access to food and other goods
- says their partner is making it difficult for them to work from home
- leaves work when they liked their job
- is carrying out additional paid or unpaid work and/or caring responsibilities with no help from their partner
- is struggling to stay socially connected.

### **Where can I find out more?**

- [Get Safe Online have information about online safety during COVID19](#), including online scams and working safely from home
- <https://www.actionfraud.police.uk/>
- The [National Crime Agency website has information about frauds and scams during the COVID19 outbreak](#)
- [Friends Against Scams](#) has information on their website, including [a COVID19 and Scams poster](#)
- [The Social Care Institute for Excellence has information on adult safeguarding and COVID19](#)
- Surviving Economic Abuse has information about the [links between financial abuse and domestic abuse](#)
- [Surrey Trading Standards](#)

#### **For further information:**

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