

Consumer Alerts – August 2022

Sheltered housing schemes cold called

Reports have been received from residents of sheltered housing schemes in the Preston area. A firm reporting to be a housing scheme operator has been knocking on the doors of vulnerable elderly tenants asking for money to carry out repairs to their property.

There have been at least 15 separate reports recently received about this business. All sheltered or social housing residents are advised to raise any necessary repairs directly with their housing provider, and not to agree any contracts with cold callers, or give any money up-front for work. Please be aware that even if money is not requested up-front, if you agree to work being carried out, or a claim being made on your behalf, you could later be charged.

Beware cleaning product cold callers

Residents in Rossendale are advised that a salesman has been in the area, using pushy sales techniques to sell cleaning products at the door.

While not illegal, these products are likely to be overpriced, and purchasers will not have recourse to legal protections if the items are faulty or dangerous, as they would when purchasing from a known supplier or local shop. There are also worries that door-to-door salesmen may be trying to find out who lives at a property, and what it is like inside, especially since areas with a high proportion of older residents have been targeted.

Trading Standards advice is to always say no to cold callers. The Safetrader scheme can help you find a trader in your

area, contact 0303 333 1111 or go to www.safetrader.org.uk

Cheap car insurance scam

Social media users are asked to be on the alert for potential scam car insurance brokers. The adverts hook you in with promises of cheap deals and positive reviews. On speaking to the broker, they seem professional and well informed. The quote comes back much less than others you may have obtained, even with the brokers fee included. If the deal looks too good to be true, be very wary. This could be a 'ghost broker' and you could be paying for worthless cover. To get the reduced price the broker will alter some of the policy details such as changing your address or claims history, which will void the cover and potentially mean you are driving uninsured.

Use reputable sources to find car insurance deals, don't rely on social media adverts. Insurance companies and intermediaries should be registered with the Financial Conduct Authority www.fca.org.uk.

Beware PayPal phishing email

The emails warn that your account has been suspended, ask you to confirm your email or claim that you've added a new phone number. The email may appear genuine, but scammers often mask their email address, known as spoofing. On clicking a link in the email, you could be asked for details which may help the scammer to access your account.

Contact the Trading Standards Service via the Citizens Advice Consumer Helpline on 0808 223 1133