

scam

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# Warranty/Insurance Scams

spotlight on...



Cold callers where a scammer provides misleading information about insurance or warranties for white goods and appliances.

The aim of these scam calls is to obtain your personal and payment details and sometimes to encourage you to sign up to an unnecessary contract.

## Common Scams



You're paying too much for your appliance insurance. I can offer you a cheaper price - I'll just need your details so I can sign you up for a monthly direct debit...

I'm calling from your insurance company to let you know that your washing machine / oven / dishwasher / television / boiler / plumbing cover is due for renewal. We can offer you a special deal if you agree to renew today...








Our records show that you are entitled to a free warranty for the fridge freezer you recently purchased. Please provide your bank details so that I can activate the warranty...



I can offer you a special deal for multi-appliance insurance. There's an annual cost of £99 and all your household appliances will be covered. I can set up a direct debit now if you give me your details...



# Avoid Warranty/Insurance Scams

-  **If you receive a cold call about appliance insurance or warranties and are not sure if it is legitimate, hang up and contact your insurance provider or the original supplier to verify**
-  **Don't agree to make any payments on the spot**  
Scammers often ask you to act urgently to avoid losing money, but only criminals will try to rush or panic you. Don't feel guilty about refusing or ignoring requests if you are not sure about the caller's identity
-  **Don't give a cold caller any personal information or bank details, even if they seem to know some of your details already**  
Legitimate companies will never phone you unexpectedly to ask you to provide your personal or banking details
-  **If in doubt, ask the caller for more detail**  
If a caller mentions that you have an existing policy with them or have purchased a product from them, ask them some questions. If they're reluctant to tell you which company they work for or are unable to provide more details, they are probably a scammer
-  **Report warranty/insurance scams**  
Report all scams to Advice Direct Scotland on 0808 164 6000 or via [scamwatch.scot](http://scamwatch.scot)  
If you have lost money or are worried that you have given your bank details to scammers, contact your bank and report it to Police Scotland on 101

Find out more:

[www.tsscot.co.uk/scamshare](http://www.tsscot.co.uk/scamshare)

