

WHAT BEREAVED FAMILIES NEED TO KNOW ABOUT FRAUD

Arizona funeral directors want families across the state to know that when a death occurs, there is sometimes a criminal element that will take advantage of this difficult time.

When a death occurs, there are scam artists and criminals that often target bereaved families, but there are steps every family can take to avoid being the victims of crime during and after the funeral. These steps include the following:

Personal Information

Family members should never provide personal information of the decedent, such as a Social Security number, credit card number or bank account number, to anyone calling on the telephone or soliciting information through the Internet.

Bogus Bills

One fraudulent scheme that is sometimes employed by criminals is to scan the obituary column and send bogus invoices to the home of the decedent, assuming that the individual handling the estate will simply write a check. Never pay bills on behalf of the decedent unless it can be verified that the transaction actually took place.

Identity Theft

Family members are advised never to give out information over the telephone to individuals claiming to be doing genealogy research or verifying information printed on birth or death certificates. This is a frequent scheme used by identity thieves.

Home Improvement Contractors

It is strongly recommended that families never allow home improvement contractors into the house to begin a project they claim was contracted or initiated by a decedent.

Appraisals

Another scheme used by criminals is to offer free appraisals of the deceased's valuable, such as coin and stamp collections or antiques. Never do business with anyone who "cold calls" a prospective client immediately following death. Reputable businesses would never "cold call" potential clients following a death.

Preventative Steps During Funeral Ceremonies

Criminals often target a family's house during a funeral or visitation. It is easy enough to determine from the newspaper obituary when the family will be at the funeral home, church service or not at home.

Family members should be advised to have a trusted friend stay at their home during the visitation and funeral – or ask a neighbor to frequently check the property during these events. Family members also should set interior lights to operate on a timer and leave a radio or television playing loudly. It is also a good idea to park a car in the driveway.

Out-of-Town Funerals

When traveling to an out-of-town funeral, the family should not stop mail and newspaper deliveries. Instead, have a neighbor pick up mail and newspapers. Also, families should not change their answering machine message to indicate they are on a trip.