

Keep Your Money Safe



Surrey Police and Sussex Police Fraud Newsletter

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“Each month we see many incidents of fraudsters targeting our residents in an attempt to defraud them. We're working hard to prevent this and support vulnerable victims of fraud or scams. By following our tips and encouraging family, friends and colleagues to do so too, you can reduce the risk of becoming a victim.”

T/Detective Chief Inspector
Antony Leadbeatter, Surrey
Police & Sussex Police
Economic Crime Unit

DOORSTEP CRIME SPECIAL

These last 6 months we have seen an unprecedented rise in doorstep crime / rogue trader reports across both Sussex and Surrey. Whilst we do have genuine callers at our doors there are unfortunately those that exploit people in their homes. This includes people that knock on your door, phone calls, leaflets the rogue traders put through the letterbox and the false use of logos to appear genuine and sadly we see the disproportionate targeting of the elderly.

Since 1st January we have received 227 reports to Sussex Police and 105 reports to Surrey Police of doorstep crime which resulted in a total loss in both forces of £1,444,076.59 This equates to an average loss of £9,564.06 per person (where a loss was reported). The victim demographic of both forces shows that 41 % of the victims were male and 59 % of the victims were female, with 64% living on their own and average age to be 80.

The most common reports that come through to Surrey and Sussex Police are:

- **Rogue traders, that convince you that you have loose or missing tiles on the roof** - They can often gain access to the roof without permission and create damage that needs to be fixed.
- **Offers to jet wash the driveway/roof** - Doing an example patch, making the rest of the driveway look untidy.
- **The offer to cut hedges or trees** - The work that is carried out is done poorly and leaving the garden waste behind for the victim to have to dispose of.
- **Unsolicited Doorstep Salespeople** - Door knockers coming to the door to sell often poor-quality items for high prices, often associated with organised crime.

CASE STUDIES:

In Sussex an elderly resident was cold called by 2 males that persuaded her to have her driveway cleaned, at a cost of £450. Only £150 was paid due to the bank's swift intervention and a call to the Police.

Another resident had a cold call from a company to state that their Solar Panels were showing a red light that indicated that their solar panels were faulty, although the original company was no longer in business. They spent just one hour in the loft and charged £1600 for `fixing` the issue.

And in one extreme case in Surrey an elderly victim has been targeted repeatedly over the course of 2 years by different roofing companies carrying out works to their roof and stating that the previous companies had carried out substandard works resulting in a financial loss in excess of £600,000.00.

A local resident has written the below, to highlight what can be done to protect ourselves, and what to lookout for if you think that you may be a victim of a Rogue Trader:



The story of a scam:

In September 2021 we had spray foam insulation installed in the loft. Apart from some process debris, all was well. Over the last few months, like many others we have had repeated calls from "energy advisers" to inspect our loft thermal insulation. Most we dismiss as I am not going to act anyway.

But a week ago, I did listen to a caller who claimed to represent the foam insulation company, who were seeking performance accounts of their work. I consented to have an inspection, and miraculously, there was a cancellation and time that afternoon. Their surveyor arrived nearly 2 hours late and spent a minute in the loft showing me thermal images of what he found. He categorically stated that the insulation is occluding moisture and must be removed. He contacted a so-called insulation company who stated that if we signed up then, we could have a 25% discount which resulted in an estimate of £6,600. By the next morning the so-called insulating company had e-mailed an estimate and pressed for acceptance.

There were many elements that were suspicious, (a) the initial cold call, (b) the surveyor who spent hardly any time and showed me an image which could have been anywhere and (c) the estimate was given with no visual confirmation.

Clearly, we were not going to act, so I discussed it with my son who is a civil engineer, and we did some research. There is undoubtedly a need for removal of faulty foam insulation, and people are having trouble selling or mortgaging properties with faulty material. But there is also a scam, perpetrated mostly on the elderly, claiming large sums for removal. I suggest that you look online for a summary by "The Loft Boys", which is an exact description of what is described here.

We also researched the original 2021 marketing company and the "insulation and removal company". The former went into liquidation in April 2024 and the latter proved to be a "shell" company who have only 3 employees, one director, and no recently filed accounts at Companies House. From the websites it was clear that the estimate given was significantly inflated. The 2021 installation had a 25-year guarantee, so I checked the validity of the guarantee which was issued by the foam companies and a verification organisation. Isothane have a panel on their website warning about scams and state that they are not recommending removal, and all three organisations vouched for the guarantee. I then contacted a "Which" recommended foam installer who also stated that properly installed insulation foam does not need removal, but in the light of insurance and mortgage concerns an inspection may be necessary when selling a property.

This cautionary tale has many lessons, but the main one is to be aware of pressure selling cold callers, and to check all plausible offers.

TOP TIPS :



You don't have to open the door:

It is okay to not answer and ask them to leave. If you are able to, keep the chain on the latch when answering the door.



Say no:

Never feel pressured to say yes and do your research. A passing trader can provide you with their details, where you can look them up and seek advice from someone you trust.



Ask for ID:

If you suspect the ID might be fake, take the time to establish their identity by calling their employer.



Make sure your back door is locked:

Burglars often work in pairs, where one will go in the back door when you are distracted at the front door.



Rogue traders may say that payments have not gone through:

In these cases, always check with your bank, before additional payments are made.



Consider the use of a deterrent such as a door sticker, CCTV camera or Doorbell camera.

AWARENESS CAMPAIGNS:

This month, awareness campaigns have been taking place across Sussex and Surrey with Trading Standards, County Councils, police neighbourhood teams, and volunteers. These will be ongoing so look out for fraud awareness activities in your area.

Reporting advice:

If the crime is happening now always call 999.

All fraud should be reported by phone on 0300 123 2040 or online via [Action Fraud's website](#), however where the victim is elderly or vulnerable, please consider contacting your local police directly on 101.

Consumer advice:

If you require consumer advice in connection with the matter you wish to report, you should contact the Citizens Advice Consumer Service on Freephone 0808 223 1133 or online. They will give consumer advice and also pass the details you provide to Trading Standards.

