



**Mind:** Coronavirus Scams

**Body:** Social Distancing

**Spirit:** Kindness

## Coronavirus Scams



Difficult and stressful times bring out demonstrations of great compassion and altruism. Unfortunately, these times also present a rich opportunity for scammers and fraudsters to take advantage of uncertain situations and vulnerable persons.

The presence of the current coronavirus compels us to take the necessary precautions to protect our health. At the same time, it is equally important to safeguard our financial and overall wellbeing. Our friends, family, and community members are facing new circumstances, and with social distancing, many may not have access to traditional support systems to provide guidance, caution, and protection.

Below are some alerts and tips to help minimize the risk these exploitative opportunists present.

### Protect Your Personal Information

**ALERT:** Previous scams are being re-purposed to solicit funds from the unsuspecting public. Government services, local police, research institutes, and health care services will not call you making threats, while demanding action, payments,

or contributions.

Legitimate government offices will not send you an email or text asking you to click on a link or attachment to access or confirm your personal or financial information. Furthermore, government offices will not contact you for personal, banking, or financial information in order to send you any form of relief funding. Government offices will not ask you for advance fees to provide you with relief funding or loans.

**TIPS:** If you do not know the caller, and if you did not initiate the contact, hang up the phone. DO NOT provide any personal information. DO NOT send any money, gift cards, or bitcoins. DO NOT click on any links or attachments to access information or confirm your personal information. If you want to access a legitimate website for information and current up-dates, research the website and manually type the known domain address. (Beware – fake website domain names can be very similar to the legitimate name and can be easily mistaken for the real domain name.)

### Purchases – On Line or Door-To-Door

**ALERT:** Fraudsters are posing as representatives of duct and air filter and de-contamination cleaning services, claiming that they can sanitize the home and protect the family from the coronavirus. They may also falsely represent themselves as hydro/electrical staff demanding money under the

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threat of termination of services.

*TIPS:* Contact the company or service directly to see if they sent a door-to-door solicitor or if they created the online advertisement. Follow the advice and guidance of your local health authority regarding any claims of home de-contamination.

## Charitable Giving Frauds

*ALERT:* Scammers are calling, using online ads, text messages, and social media to pressure you to make a donation to their bogus charity.

*TIPS:* Investigate before you donate. Make sure the charity is a legitimate registered charity, and check with your local Better Business Bureau. DO NOT give in to high pressure tactics. If the charity is legitimate, contact them to ensure the solicitor was in fact calling on their behalf.

## Miracle Cures

*ALERT:* Scammers take advantage of fear and uncertainty. Beware of claims of faster home tests, 'natural' remedies, protective vaccinations, and miracle cures. These claims are often couched in terms of a desire to expose a great conspiracy to keep protections and treatments away from the general public. Some fraudsters may also claim they have information about your potential positive status for the virus, and then attempt to sell you treatments and cures.

*TIPS:* If it sounds too good to be true – it probably is. Not only could they be ineffective, they may also be bad for your health. Follow the guidelines of your local health authorities and personal health-care practitioners.

## Unethical Re-sellers for High Demand Items

*ALERT:* Unscrupulous folks looking to make a quick buck are buying up high demand items and re-selling at 'scalpers' prices. From hand sanitizers and disinfectants to face masks, food and toilet paper, these are often sold at exorbitant premiums. It is also not unusual to find some of these perishable items are long past their 'expiry date,' or 'use before' date.

*TIPS:* Stock piling and hoarding are not necessary. Try not to respond to the fear-mongering. Local services, service clubs and resources are focusing on assisting higher-risk and more vulnerable persons in your community. If you need help, reach out to legitimate and vetted community resources and agencies.

In summary, it is always wise to pause and investigate before you respond. You do not need to react to any high pressure demands and claims, and any legitimate service or resource will be available after your due diligence.

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## Social Distancing

Remember to keep a social distance of at least 2 metres – even from folks who appear to be healthy. Cough into a tissue or your elbow, and wash your hands for at least 20 seconds after every contact and throughout the day. Avoid touching your face.

## Spirit

"Be kind whenever possible. It is always possible"  
*Dalai Lama*