



## Coronavirus – important announcement

Hello

Thank you for visiting our website to find out about what we do and whether we can help you with a claim, especially in these unprecedented times of uncertainty around Coronavirus, our health and our financial security.

### **Business as usual**

Here at Money and Me Claims, we are a small, specialist team and as such have been able to respond swiftly and efficiently to the challenges our business is experiencing in the face of Coronavirus. Fortunately, the majority of our business is conducted digitally and we are all now already working from the safety of our own homes for the greater good of our local communities. We continue to operate to the same levels of online security observed in our offices, with the same level of access to third parties involved in the claims process such as the Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman (FOS), so we are confident we will continue to offer the same levels of professional service as we have always done.

We are, however, aware that for some of you, online methods of contact may present their own set of challenges, principally printing, signing and posting back paper documents. In response to facing similar problems, a communication issued by the FSCS on Friday perfectly outlines the solution:

*“We understand that obtaining signatures at this time is difficult and somewhat impossible. Therefore, to ensure we can continue to help all customers that are affected throughout this pandemic, we have a solution that will take place with immediate effect.*

*“We are authorising CMC’s to sign the application, declaration and consent forms on behalf of vulnerable and elderly customers. This **must** be accompanied by confirmation in writing and uploaded within the same file that;*

*(1) The customer is unable to sign the application form because they are in self-isolation and are unable to access a printer or scanning facilities*

*(2) The customer has read and understood the terms of the completed application form*

*(3) The CMC has their customer’s consent to submit the application form on their behalf.”*

If you are elderly or vulnerable and would like to make an enquiry with us, or indeed, we are already part way through the claims process, the ability to sign third party documentation on your behalf, with your consent, will mean the processing of your case and any compensation paid will not be delayed by Coronavirus related challenges – great news in times of such financial insecurity.

## Scam artists...

As if the threat to our health and our way of life presented by Coronavirus were not enough, Money and Me Claims has been made aware of a number of scams that mercenary individuals and companies are operating to take advantage of those who are anxious and confused in these troubled times.

On Friday last week it was reported by Action Fraud and the National Fraud Intelligence Bureau that Coronavirus related fraud was on the rise and losses now total nearly £1m.

Scams include online retailers purporting to sell protective masks and hand gels, taking customers' money then promptly disappearing. Other online scams include phishing emails disguised as Coronavirus alerts and newsletters which request personal information or contain software which accesses and steals an individual's personal information. Some people have fallen victim to ticket fraud, charity fraud and even Coronavirus research fraud from a fake Centre of Disease Control and Prevention and a fake World Health Organisation. Others have sent across financial information to pretend investments schemes claiming to take advantage of the downturn in the economy due to Coronavirus, as well as phoney HMRC emails and phone calls!

And finally, fraudsters have been setting up fake claims management companies and financial advisor companies to encourage people to make an illegal up-front payment to investigate a mis-sold investment such as a pension, reflecting unfairly on reputable, FCA authorised companies like ourselves.

To avoid becoming another victim of Coronavirus fraud, we strongly advise that you do not open or respond to any unsolicited Coronavirus communication unless you can be sure from experience that it is from a genuine source. And even then, proceed with caution.

We hope that this Coronavirus announcement has given you some comfort that we, at Money and Me Claims are doing all we can to keep our customers safe and continue to serve you, professionally, and efficiently with your best interests at heart.

We wish you all good health and financial security over the coming months.

Best wishes

The team at Money and Me Claims