

# Opinion | New legal columnist warns about COVID-19 scams already popping up

*Peter Lillico*

I bet you think you are pretty good at recognizing scams – most people do.

According to Interac statistics 71% of Canadians are “confident” they could detect a phishing scam. The truth tells a more disturbing tale though.

The Better Business Bureau reports Canadians lost over \$120 million last year to scams. Since it’s estimated less than 10% of people defrauded even report, the actual losses are much higher.

One reason scams are so successful is that they come at you in so many ways. Some start at your door with a plausible person saying they are working in your neighborhood and noticed your roof has dangerously deteriorated, or your driveway would look great with new asphalt. They make a persuasive pitch, collect a substantial deposit, then never return.

Other scams start with your phone ringing, and a recorded voice telling you it’s the Canada Revenue Agency, you are in serious trouble with tax arrears, and subject to arrest by the Federal Department of Justice.

Canada Post can also be the scam delivery system. Recently I received a lovely letter from Nigeria, on fancy embossed paper and addressed to me personally. It informed me that sadly a relative died leaving me an immense amount of money. The lawyer was distributing the estate but there were probate and other costs before he could send the funds. (I would have been more impressed if the “lawyer” knew how to spell.)

Online scams are popular, for example romance scams that prey upon lonely adults promising love and affection - but the aspiring partner just needs travel money, or an urgent operation, before you can live together happily ever after.

Scammers are sophisticated and fast to find new ways to defraud. Peterborough Police issued a warning that COVID-19 scams are now showing up to take advantage of people’s fears and uncertainties about the virus. One involves a sales pitch to protect yourself and your family by purchasing a quick, reliable (and non-existent) screening test. And if someone shows up at your door offering to decontaminate your home against the coronavirus lurking within your walls, don’t reach for your credit card but call the police instead.

Here’s a few tips on how best to avoid scams.

The first three are from Interac Corp., the last is my advice to my clients.

1. If it sounds too good to be true, it probably is. No matter how persuasive the pitch, there is no long lost uncle leaving his fortune to you. Trust your instincts.

2. Don't click on email links or open attachments from unknown senders. A very computer savvy friend recently was hacked for tens of thousands of dollars because of a careless click.
3. If you receive a money transfer request from an unexpected source, don't proceed and just hope for the best. Instead confirm by phone or otherwise with the source directly to ensure it is legitimate.
4. No reputable company or organization will ask you for personal or financial information over the phone. I advise my clients that no matter whether the caller is supposedly the police, or their own bank, or a government department, the safest response is ALWAYS "Please send this to me in writing, I'll run it by my lawyer and respond promptly." Scammers will hang up because they won't waste time and money on snail mail when they know their puffed up scheme will be deftly deflated when shown to a lawyer.

Remember that the best protection against being scammed is simply using your common sense. It never hurts to take your time and ask around.

Legitimate opportunities won't disappear overnight - but your money can and will if you're not careful!

Peter Lillico is a Peterborough-based lawyer. If you have a suggestion for a legal related topic, please share it with him by email at [plillico@lbghlaw.com](mailto:plillico@lbghlaw.com).