

Funeral Frauds & Scams & how to protect yourself

These days, funeral services are often published online and in public newspapers. This can lead to scammers knowing that you are in a state of grief, and they may reach out to you and attempt to take advantage. Be aware of these common fraud schemes, and always reach out to your funeral director if you fear that you have been targeted.

Do not trust caller ID. Nowadays, scammers can use technology to make the number they are calling from appear to be a legitimate business number. If you do not recognize the voice on the other line, say that you will call back in just a moment, hang up, then reach out to your funeral director. Scammers pretend to be funeral home or cemetery employees, claiming there is an outstanding balance. Stewart Baxter will never call you to request payment by phone.

Only share obituaries from a trusted source. Some scammers copy obituaries and their photos, and post them to their own website. Along with this posting, they will claim that you can purchase flowers or donate to a charity in their honor. The difference in these sites is that these flowers never arrive, or the money for charity is stolen. The scammers' site will simply accept the money and not fulfill any promises. Always encourage loved ones to use the official online obituary, found at stewartbaxter.com/obituaries.

Most scammers want you to act fast. They will usually have no patience, as the sooner you give them what they want, the less time you have to realize that they are taking advantage of you. Always remember to stay calm, and reach out to your funeral director if needed.

Scammers may try to frighten or entice you into paying a great deal of money, or into giving them your private information. Their tactics vary wildly, as they are trying new techniques every day. Please provide any reports to your funeral director as soon as you can.

Inheritance, insurance payments, and gifts are all promises that scammers may give you, trying to get your information or your money. Never provide your bank account information, social security number, date of birth, home address, or any other private information to inbound callers or unknown email addresses. You will never have to pay any fee to receive funds from a life insurance policy. You will never have to pay an outstanding invoice to receive a memorial gift left behind by your loved one. You are always welcome to reach out to your funeral director if you think the promise has any merit, or you can try contacting the company at their official phone number or website.

Debts, due balances, and even facing jail time, are all threats that scammers may make. Some scammers go so far as to impersonate your family members or police officers, claiming that they are in need of bail money today. Always contact another family member first before considering these calls to be legitimate. Additionally, if someone contacts you to say that your loved one owed them money, and now that debt has been passed onto you, ignore these contacts. If the caller states they are from a company, you may reach out to the company on their official telephone line.

The IRS, Social Security, and most legitimate companies, will never call you, they will only contact you through mail. If the call sounds legitimate, you can always call the company directly at their official number to ask about any due balance.