



Oil Spill Disaster Scams (07-2010) – In the wake of the BP oil spill disaster, consumers have a lot more to worry about than just the oil washing ashore. Unsuspecting consumers are being targeted by unscrupulous scammers and becoming victims of oil spill disaster scams. Examples of the newest and latest oil spill disaster scams include:

Insurance Agent/Adjuster Impersonations:

- **The Pitch:** Person or organization pretends to be an agent or adjuster offering assistance with filing or expediting a loss or damages claim.
- **The Scam:** You are required to disclose personally identifying information that can be used to commit identity theft, or you are required to pay upfront and expensive application, processing, or expedited filing fees.
- **The Facts:**
 - BP will pay for property damage, cleanup and response costs, and any other legitimate claims resulting from the oil spill.
 - All claims should be filed directly with BP by telephone (1-800-440-0858) or online (www.bp.com/claims).

Charity Frauds:

- **The Pitch:** Person or organization pretends to be soliciting donations to aid and assist with relief and recovery efforts.
- **The Scam:** The organization is often phony, donations are privately pocketed, or donations to a legitimate organization are used for operational and administrative costs versus helping with the underlying cause.
- **The Facts:**
 - Ask for specific detailed written information regarding the organization.
 - Verify the legitimacy of the organization with the Better Business Bureau (1-702-276-0100 or www.give.org).
 - Pay by check or credit card payable directly to the charitable organization.
 - Get a detailed receipt.

Phony Employment or Volunteer Opportunities:

- **The Pitch:** Person or organization pretends to have immediate employment or volunteer opportunities.
- **The Scam:** You are required to disclose personally identifying information that can be used to commit identity theft, or you are required to pay upfront and expensive application, training, headhunting, materials, or processing fees.
- **The Facts:**
 - Before providing any personally identifying information, confirm both the company and the opportunity are legitimate.
 - While volunteers may need training to assist with the oil spill cleanup, such as special skills on how to handle both the hazardous materials and the impacted wildlife, most if not all of the necessary training is offered for free through the involved volunteer organizations.
 - Only volunteer with registered organizations which can best assess current needs, your available skills, and overall proper placement. Locate registered volunteer organizations directly associated with the oil spill by telephone (1-866-448-5816) or online under the “Volunteering” section of each state’s individual response website (www.bp.com).

Investment Opportunity Scams:

- **The Pitch:** Person or organization pretends to have beneficial investment opportunities associated with companies, services, or products having a connection with the oil spill disaster relief and recovery effort.
- **The Scam:** You are required to disclose personally identifying information that can be used to commit identity theft, or all facts and truths about the opportunity is not disclosed including such details as the investment is not guaranteed or secured.
- **The Facts:**
 - Watch for unsolicited investment opportunity letters, telephone calls, and e-mails that may promise immediate or high profits from the oil spill relief or recovery efforts. These opportunities may even claim to have direct contacts with BP or other well known companies, services, or products.
 - Never succumb to high-pressure tactics urging you to invest immediately. Always take your time to research and consider any investment choice or decision.
 - Investigate all investment opportunities and associated companies, services, and products with local, state, and federal regulatory agencies and resources.