

# Covid-19 Tips to Avoid Scams

For financial predators, the fear and distraction created by the COVID-19 public health crisis provides a perfect opportunity to strike. Scams preying on virus-related fears are on the rise and the Division is urging consumers to beware of con artists looking to profit from the nationwide pandemic. **Here are some common COVID-19 scams to watch out for.**

**Stimulus/Government Assistance Scams:** As stimulus funds will soon be sent by check or direct deposit, keep in mind that the government will not ask you to pay anything up front to get this money. Anyone who calls and asks for your Social Security number, bank account or credit card to receive government assistance is a scammer. To receive grants or SBA loans you must apply and qualify.

**Fake Mandatory COVID-19 Test Scams:** Individuals posing as employees of the U.S. Department of Health and Human Services (HHS) or another U.S. government department may send a text message or email instructing recipients to click on a link for the purpose of completing a mandatory online test or registration to get testing. This scam is designed to steal personal, financial and/or medical information.

**Grandparent/Family Scams:** These scams can take a new twist and take on a new sense of urgency during the current health crisis. If someone calls or sends a message from an unknown number or email address claiming to be a relative or friend sick with COVID-19 and desperate for money, don't panic! Reach out to your friend or relative directly, and keep in mind that scam artists typically ask for payment via wire transfer or a gift card.

**Phony Charities & Crowdfunding:** New Jerseyans are known for coming together in a time of need and extreme hardship. However, when disasters and life changing events such as the current pandemic occur, residents must be cautious. Be sure to research where a charitable donation is going and visit our website for more information about registration requirements and status. Be careful and do your homework when it comes to appeals on crowdfunding sites, including reading the terms and conditions, as well as the comments. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by money wire, don't do it.

**Travel Insurance Scams:** Many travel insurance policies do not cover pandemics, although some legitimate travel insurance companies have extended coverage to their policyholders for cancellations related to COVID-19. If someone pitches you new travel insurance that specifically covers COVID-19-related problems, it may

be a scam. For more information about your rights to a refund visit our COVID-19 consumer guidance .

**CDC Imposters:** Representatives from the Centers for Disease Control and Prevention are not going door-to-door seeking information or conducting surveillance on COVID-19. Don't let strangers into your home and report Imposters to local authorities and the Division.

**Fake Cures:** Beware of in-store or online advertisements for products that claim to cure or prevent COVID-19 or other similar offers. No cure or preventative medicine has been approved for sale.

**Phishing Emails:** Cybercriminals may take advantage of global concern and interest in COVID-19 to try to convince email recipients to open links or attachments that may direct them to malicious websites or deliver malware. Stay away from COVID-19 related information that does not come from a trusted source, to avoid exposing your personal information.

**False Information Online:** Keep in mind not everything online may be factual. The internet is full of information, but be mindful of its accuracy. As false reports spread regarding the origination and spread of COVID-19, rely only on trusted sources for information.

**Unsolicited calls:** Whether they are offering health insurance, including to supplement Medicare or Medicaid benefits, or a cure or treatment for COVID-19, refrain from sharing your personal information over the phone, unless you have initiated the call.

**Internet Adoption Scams:** Scammers are falsely misrepresenting themselves as CDC employees, and asking victims to send money overseas to adopt a pet being held at a quarantine station. The CDC does not quarantine pets or would not ask for payment to bring an animal into the U.S.

Consumers who believe that they have been victimized by a COVID-related fraud should call the National Center for Disaster Fraud's National Hotline at **(866) 720-5721**. New Jerseyans may also file complaints with the New Jersey Division of Consumer Affairs online by visiting [NJConsumerAffairs.gov](http://NJConsumerAffairs.gov).



New Jersey Office of the Attorney General  
Division of Consumer Affairs

Covid-19