# Beware of **COMPANIES** INSURANCE & SECURITIES SCAMS

### **CONSUMER BEWARE**

### FAKE "CORONAVIRUS INSURANCE"

This type of insurance doesn't exist, but scammers may try to sell **special** "coronavirus insurance" or other health policies that cover treatment **specifically** for COVID-19. These are fake and you should hang up on the robocalls.

### **CANCELLED HEALTH INSURANCE**

Beware of phony calls or emails warning you that your health insurance is being or has been cancelled. These are not real, they are simply trying to steal your information.

### **CORONAVIRUS MEDICINES**

There is not yet a cure for coronavirus. Watch for scammers pushing fake vaccines, drugs or other types of medicines claiming it is covered by your health insurance.

### **SENIOR SCAMS**

Beware of tests offered in locations other than a hospital or doctor's office and don't give your Medicare number, Social Security Number or other information to anyone who may steal your medical information.

### **BOGUS TRAVEL INSURANCE**

Most travel insurance policies do not cover viral outbreaks or pandemics. Be wary of anyone trying to sell you travel insurance that claims to cover COVID-19.

### STOP THE SPREAD

# Consumer Assistance Hotline: 800-432-2484

## **INVESTOR BEWARE**

### PRIVATE PLACEMENTS & OFF-MARKET SECURITIES

Scammers will take advantage of concerns with the regulated securities market to promote off-market private deals.

### **GOLD, SILVER & OTHER COMMODITIES**

Scammers may also take advantage of the decline in the public securities markets by selling fraudulent investments in gold, silver and other commodities that are not tied to the stock market.

### **RECOVERY SCHEMES**

Retail investors should be wary of buy-low sell-high recovery schemes. For example, scammers will begin promoting investments tied to oil and gas, encouraging investors to purchase working or direct interests now so they can recognize significant gains after the price of oil recovers.

### **GET-RICH-QUICK SCHEMES**

Scammers will falsely tout their ability to quickly earn guaranteed returns that can be used to pay for rent, utilities or other expenses.

### **REPLACEMENT & SWAP SCHEMES**

Investors should be wary of any unlicensed person encouraging them to liquidate their investments and use the proceeds to invest in more stable, more profitable products.

### **REAL ESTATE SCHEMES**

Scammers often promote these schemes as safe and secure, claiming real estate can be sold and the proceeds can be used to cover any losses.



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