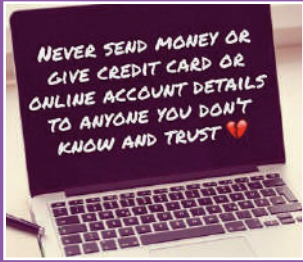




Rogue traders Bill is rejected - P2-3



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ECW

JANUARY 2022

ESSEX COMMUNITY WATCH MAGAZINE



FLYTIPPERS BRINGING MISERY ACROSS THE COUNTRY - SEE P7

Cowboy builder 1

TWO cowboy builders have been jailed after causing major damage to the home of an elderly couple aged 84 and 89, and quoting them almost £300,000 for unnecessary repairs.

Thomas William Penfold, Managing Director of P&T Property Services Limited, and his employee Glenn Steel, were sentenced at Guildford Crown Court after badly damaging the couple's home in Worcester Park, south-west London in 2017.

Among their 'disgusting' treatment of the couple, the firm smashed through the pair's living room wall without permission, quoted them needless repairs and charged them massively inflated prices.

Penfold was convicted of fraudulent trading and money laundering and jailed for four years and three years respectively, to run concurrently. Steel got 30 months.

Cowboy builder 2

A ROGUE builder who took nearly £40,000 for over-priced and poor quality work on a pensioner's home in Birmingham was jailed for 37 months at Birmingham Crown Court.

George Thomas Humberstone, 33, of Walsall Road, Great Wyrley, Staffordshire, pleaded guilty to an offence of conspiracy to defraud a 71 year old resident.

Cowboy builder 3

A FAMILY were left over £46,000 out of pocket after a cowboy builder left them living "on a building site" and used their money to buy drugs and pay off his four mortgages.

Builder Jamie Thompson was contracted to build an extension on their Billingham home so that elderly relatives could live with them. He was jailed for 13 months.

Rogue traders are let off the hook

A PRIVATE Members Bill that proposed to outlaw cowboy builders and provide compensation for consumers has been rejected by the government.

The Federation of Master Builders (FMB) had campaigned to create a compulsory licence scheme for construction companies which would help protect consumers and ensure reputable builders are not undercut by cowboy builders.

The FMB drove the draft legislation for a Private Member's Bill, introduced by Conservative MP Mark Garnier, which was debated in Parliament last month, would have seen offenders having their licences revoked.

It will also protect reputable builders from being undercut by cowboy builders. In 2018, the FMB released their Licence to Build Report, which found the following:

- 32% of homeowners are put off doing major home improvement works requiring a builder because they fear hiring a dodgy builder.
- 55% who commission home improvement work have had a negative experience with their builder.
- 77% of small and medium-sized (SME) construction firms support the introduction of licensing to professionalise the industry, protect consumers and side-line unprofessional and incompetent building firms.
- 78% of consumers want to see a licensing scheme for construction introduced
- 90% of homeowners believe that the Government should criminalise rogue and incompetent builders.

However, while minister Lee Rowley said "no one would disagree with the problem", he stopped short of backing the Bill. The government did, however, commit to collaborate with industry to address the problem of cowboy builders.

Brian Berry, chief executive of the FMB, said: "While the government's failure to back the Domestic Building Works (Consumer Protection) Bill is disappointing, its commitment to work with stakeholders and industry and find a solution to stamp out cowboy builders is at least welcome news."

Mark Garnier MP said: "Cowboy builders ruin the lives of their victims and tarnish the reputation of the vast majority of builders who are decent, hard-working people. This Bill will help to end this scourge once and for all."

Current laws enable anyone to call themselves a builder without having to provide evidence of any training, qualifications or experience.

This means that contract law (a legally binding agreement between at least two parties) is the only available protection to consumers, but the FMB says this can be complex and expensive for consumers.

The Bill would have provided consumers with confidence that they are choosing a licensed builder.

There would have also been a single complaints system introduced which could entitle consumers to compensation for substandard work, providing complaints are upheld.



Brian Berry, FMB



Mark Garnier, MP



Best places for top tradesman

UPDATING the interior of your home can be an exciting time but it can also be stressful at the same time.

You can picture your dream kitchen or bedroom, but you're putting your trust in (often) a total stranger – and to top it off, you're spending a significant amount of money.

In a recent study by Compare the Market, they carried out research to find out the areas of the UK that are most (and least) likely to fall victim to cowboy builds.

According to the study, although 82.3% of people were satisfied with the work that had been carried out in their home; almost a fifth (17.8%) have paid out between £500 - £999 to rectify a botched job.

Whilst the vast majority of trades are highly skilled in their role, and are very honest and upfront, unfortunately there are a few that aren't – and there could be a real worry when re-decorating your home that you might accidentally hire a cowboy builder.

Compare the Market took a look to

see where the hotspots for cowboy tradespeople project.

The research reveals that more than half (54%) of renovators have received sub-standard work and then had to pay someone else to get it sorted, with some paying more than £2,000.

So, it's understandable if you're concerned about choosing a contractor to invite into your home...

... Particularly if you live in Bristol, as they are the city least satisfied with work that has been carried out – and potentially home to more botched jobs



than anywhere else in the country – by quite a long way. Birmingham, Belfast, Leeds and Newcastle are all potential hotspots for cowboy tradespeople as well.

On the other hand, if you live in Norwich, it's the city you're least likely to come across a cowboy builder, with 97.6% of people saying they were satisfied with the work undertaken. Sheffield was close behind at 95%, with Liverpool, Glasgow and Edinburgh all making it into the top five.

When looking into specific trades, Sheffield takes the crown as the best standard for plumbing, with homeowners rating them 3.8 out of five on average, whereas Newcastle is the lowest, at 3.1.

It's a similar situation with flooring – Sheffield rated traders as the highest, and Newcastle rated them as the lowest. Whereas for painting and decorating, Norwich and Edinburgh tied in top position, and Belfast came bottom, with people rating painting and decorators just 2.8 out of five.



CrimeStoppers. How you remain anonymous.

We're an independent charity giving people the power to speak up about crime, 100% anonymously.

When you make a report via our anonymous online form at **crimestoppers-uk.org**:

- We'll never ask for your personal details
- Your IP address is scrambled – it is impossible to retrace information back to your device
- You can tell us what you know in whatever language you feel most comfortable with, using your smartphone, tablet or computer

When you call our anonymous reporting line on **0800 555 111**:

- Your number can't be seen
- The call is not recorded
- The telephone line is scrambled – it is impossible to redial or track the source of your call
- The call won't show up on your phone bill

Our specially trained call agents will make sure your report contains no information that could identify you, and securely forward it to the most appropriate police or law enforcement agency.

Suspect something criminal?

If you have crime information but don't want to reveal your identity, you can tell us what you know by phone and online, 24/7, 365 days a year.

In an emergency always call 999.



CrimeStoppers.

0800 555 111

100% anonymous. Always.



Neighbours, friends and family are key to stopping domestic abuse

At **Crimestoppers**, we've been highlighting and challenging the view that people who know or suspect domestic abuse is happening are 'powerless' to take action.

Domestic abuse is a very serious crime in normal times, let alone during a pandemic when people are spending more time at home.

Two women are killed every single week at the hands of a violent current or former partner. Indeed, many victims and some perpetrators don't realise it's a crime.

Domestic abuse is the misuse of power and control over one person by another. It can take many different forms, including:

- Emotional
- Psychological
- Sexual
- Financial
- Physical
- Verbal
- Controlling or coercive behaviour

It affects one in four women and one in six men during their lifetime. It's estimated that a typical victim endures up to 35 assaults before speaking up, and in

some cases results in death.

Neighbours are key

Neighbours may see or hear threatening or violent language or behaviour. Yet there has traditionally been an attitude of not getting involved when someone is aware or suspects domestic abuse is happening.

This is often driven by a feeling of awkwardness or embarrassment and not wanting to interfere or be labelled a 'busy-body'.

However, **Crimestoppers** can take that information whilst you stay completely anonymous. We've kept that promise since our charity began over three decades ago.

Crimestoppers runs national and regional campaigns encouraging people – neighbours, friends, family and work colleagues – NOT to turn the other cheek, but to do the right thing. By speaking up anonymously when they have suspicions of abuse – physical, emotional or sexual, in the home - we believe it could help save a life.

Don't ignore the signs

Crimestoppers website has some really useful information on the 'signs to spot'

of domestic abuse and violence. Our Contact Centre hears from people every day worried or highly suspicious. So, some of the things that might indicate someone you know is suffering from domestic abuse include:

- Their partner puts them down in front of people
- Their partner is extremely jealous or possessive
- They constantly worry about making their partner angry
- They make excuses for their partner's behaviour
- They have unexplained marks or injuries
- They've stopped spending time with family or friends
- They are depressed or anxious, or you notice changes in their personality

To find out more visit the website [www.Crimestoppers-uk.org/ domestic abuse](http://www.Crimestoppers-uk.org/domesticabuse) where you can also learn about the other organisations we work with which includes where victims can go to get the help they desperately need.



Pet theft crackdown

A NEW criminal offence to tackle dognapping and "crack down on the heart-breaking issue of pet theft" is a step closer.

Under government plans, people who steal a canine companion could face up to five years in jail if convicted of dog abduction.

The offence is being added to the Kept Animals Bill, which is currently making its way through the Commons, after a recommendation by the government's pet theft taskforce.

The taskforce looked into a rise in pet thefts during the pandemic. More than 2,000 such incidents were reported in 2020.

Spar cyber attack

A CYBER attack hit more than 300 Spar convenience stores across the north of England with some forced to close their doors.

The attack targeted James Hall & Company in Preston, Lancashire, which operates Spar's tills and IT systems.

Shops had been unable to take card payments with those remaining open taking cash only.

This isn't the first time a supermarket chain has been brought to its knees by a cyber attack.

Last July hackers caused 500 Co-op stores in Sweden to close as tills and self-service machines were taken down.

Fakes seized

FAKE Cartier watches, Gucci sunglasses and Moncler jackets were seized in raids in Manchester's "Counterfeit Street".

Police searched premises in Bury New Road, Strangeways, as part of a huge week-long operation in the area and recovered goods worth £500,000.

The crackdown on drugs and fakes, saw officers from GMP, the North West Regional Organised Crime Unit, Home Office Immigration Enforcement, Trading Standards, and Manchester City Council.

Boris warns dealers: 'Nowhere to hide'

PRIME Minister Boris Johnson has warned the drugs gangs behind the County lines epidemic: "You have nowhere to hide."

Announcing a £300m programme to deter drug use, including the removal of passports and driving licences, night-time curfews and travel bans like those imposed on football hooligans, Mr Johnson said this would form part of a government crackdown on illegal drug-related crime.

As part of a 10-year plan for tackling drugs crime in England and Wales and taking on the "kingpins" behind supplies, Mr Johnson has warned criminals their drug empires are coming to an end.

The tough programme will close down drugs gangs and dismantle 2,000 more "county lines" supplies with thousands more arrests promised.

Mr Johnson is also pledging the largest-ever increase in investment in treatment and recovery for addicts, as well as looking at new measures to reduce demand and deter people from illegal drug use through more meaningful consequences.

The Home Office pointed to evidence that shows there are more than 300,000 heroin and crack cocaine addicts in England who, between them, are responsible for nearly half of crimes such as burglaries, robberies and theft from shops.

Drugs crime also drives nearly half of all homicides and the cost to society of wrongdoing by addicts is estimated at nearly £20bn a year in England alone, the department added.

Known as "county lines" supply, the government is promising to invest up to £145m in work to crack down on drug dealers in major cities who establish networks - often through younger and more vulnerable people - for the supply and sale of drugs to users in towns and rural areas.

The Home Office said its county lines programme, which will target road and rail networks, had already closed 1,500 supply routes and made more than 7,400 arrests with the safeguarding of more than 4,000 vulnerable adults and children.

Among other action being pledged in the drugs strategy, the government is promising to:

- Carry out 6,400 disruptions against the activities of organised criminals
- Expand the use of drug testing when police make arrests in order to direct users towards treatment or other interventions
- Increase the number of police forces who will run new schemes focused on intervening on a wide range of individuals at an early stage, such as attendance at drug awareness courses with criminal sanctions possible for those who continue to use drugs
- Test messages on university campuses as part of a pilot campaign to try and discourage drug use at an early stage
- Give judges power to order drug testing of anyone serving a community sentence whose offending is related to drug use
- Use drug dealers' seized phones to contact their clients with messages to discourage drug use or direct them to support.



Prime Minister Boris Johnson



New blitz on flytipping menace

FLY-tipping incidents in England surged by 16% last year, but the number of fines dished out by courts to offenders fell by over half, according to Government figures.

Local authorities were forced to deal with 1.13 million cases of rubbish dumped on highways and in beauty spots in 2020/2021, up from 980,000 the previous year.

Household waste accounted for 65% of the incidents – around the same proportion as 2020/2021.

Debris was most commonly dumped on pavements and roads, making up 485 of every 1,000 cases, followed by foot-paths and bridleways at 198 in every 1,000, the Government said.

London was the dirtiest area, with 43 fly-tipping incidents per thousand people in the region, followed by the North East at 31. The South West was the cleanest, with 10 cases per 1,000 people.

The most common quantity of rubbish to be dumped was equivalent to a small van load, accounting for 34% of total cases, followed by a load of a car boot size or less at 26%.

Around 39,000 cases of dumped waste were classed as enough to fill a tipper lorry, making up 4% of the total and up from 16% in 2019/2020 when this figure was 33,000.

Clearing up all the large fly-tipping incidents cost local authorities in England £11.6 million, up from £10.9 million the previous year.

Despite the rise in cases, the number of enforcement actions carried out by councils fell by 4% to 456,000, compared to 474,000 in 2019/2020. Fixed penalty notices dropped by 24% to 57,600 in 2020/2021 from 75,400 the year before.

Meanwhile the number of court fines issues dropped by 51% to just 1,313 from 2,672 in 2019/2020 – with the total value of the fines decreasing by 62% to £440,000 from £1.2 million last year, due in part to courts being closed during lockdown.

Explaining the data, the Government noted that last year's figures covered the first national coronavirus lockdown imposed in March 2020, which impacted many local authorities' recycling programmes.

Some suspended collection of dry recycling, and others also pausing garden and bulky waste collection.

There were also widespread closures of household waste recycling centres, although many later reopened following updates to social distancing guidance.

The Country Land and Business Association (CLA), which represents rural businesses in England and Wales, remarked that the figures probably only tell half the story, as they only cover fly-tipping on public land.

It said the "vast majority" of fly-tipping occurs on private land, with one of its members facing a £100,000 bill to clear up just one incident.

Resources and Waste Minister Jo Churchill said: "Fly-tipping is a crime which blights communities and poses a risk to health and the environment.

"It also undermines legitimate waste businesses where unscrupulous operators undercut those acting lawfully.

Resources and Waste Minister Jo Churchill (pictured left) said: "Fly-tipping is a crime which blights communities and poses a risk to human health and the environment.

"It also undermines legitimate waste businesses where unscrupulous operators undercut those acting within the law.

"During the pandemic, local authorities faced an unprecedented challenge to keep rubbish collections running and civic amenity sites open, and the Government worked closely with them to maintain these critical public services.

"We have already given local authorities a range of powers to tackle fly-tipping and we are strengthening powers to detect and prosecute waste criminals, consulting on introducing electronic waste tracking and reforming the licencing system.

"Increased use of technology is also helping, with more councils now encouraging the public to use apps and online platforms to quickly and easily report this crime so authorities can take action.

"We all have a duty to know where our waste is going."



Be vigilant to...



ESSEX Trading Standards is warning you to remain vigilant following a rise in scams.

Communities are still being urged to look out for signs of neighbours being targeted by doorstep criminals who continue to prey on the vulnerable, often older people or people living with long-term health conditions.

Doorstep criminals often claim to be from a local group or charity offering to help with things like shopping, before taking the victim's money.

Always ask for ID from anyone claiming to represent a charity or other organisation. No one should hand over money on the doorstep or agree to carry out online bank transfers. The **Essex Wellbeing Service** will assist with matching fully vetted volunteers with local residents.

New scams are being identified all the time, and current scams to look out for include:

DOORSTEP CRIME

- Criminals targeting older people on their doorstep offering to do their shopping, then taking the money and do not return.
- Doorstep cleansing services that offer to clean drives and doorways to kill bacteria and help prevent the spread of the virus.
- General home improvement scams include roofing and driveway repairs. Also be aware of loft insulation and Green Energy scams.
- Keyless Car theft – Trading Standards are aware that delivering leaflets is one way of obtaining the signal from a genuine digital key and then transmitting it to a target vehicle. Watch out for people taking a long while to push a leaflet through your front door; they may be trying to pick up a signal from the key fob using a wireless transmitter held up to the front door. Keep your key fob somewhere safe such as placing it within a Faraday protective box or pouch designed to contain the signal.



If you are a victim of, or have any information about keyless car thefts, please report this to Essex Police via 999 for offences being committed at that time or via 101 or online at www.essex.police.uk

Continued on page 7



Follow us on Facebook and Twitter for useful leaflets to share with your friends and family. Don't take chances, follow our advice and stay safe.



Kate, Aircrew Electricians
Buy With Confidence Member

Buy With Confidence

The only nationally available business approval scheme that's owned, controlled and operated by Trading Standards services.

Whether you need a plumber, electrician or anything else, visit BuyWithConfidence.gov.uk to find businesses that have been fully checked, vetted and continue to be monitored by Trading Standards.

BuyWithConfidence.gov.uk



...stay safe from the scammers

From page 6

ONLINE SCAMS

● Email scams that trick people into opening malicious attachments, which put people at risk of identity theft with personal information, passwords, and bank details. There has been a spike in fake emails of this nature purporting to be from HMRC, Amazon, National Test and Trace, amongst others.

Fake NHS emails requiring you to order an Omicron PCR test. The link takes you to a fake NHS website that ask for personal details and payment. The NHS will NEVER ask for payment - the vaccine is free.

If you get this email, please forward it to to the National Cyber Security Centre's Suspicious Email Reporting Service (SERS) at Report@Phishing.Gov.UK. To find out more and to report a scam visit the **National Cyber Security Centre**

Beware of deals that seem too good to be true. Criminals advertise products on auction sites at rock-bottom prices using fake payment pages to obtain your personal and financial information.

Be scam savvy by reading online reviews to ensure websites are genuine and use the payment methods recommended by reputable online retailers and auction sites.

Where possible, use a credit card for purchases over £100 and up to £30,000 as you receive protection under Section 75 of the Consumer Credit Act.

For further advice on fraud or scams, visit <https://takefive-stopfraud.org.uk/>

TELEPHONE SCAMS

● With many people still self-isolating at home, telephone scams have risen, including criminals claiming to be your bank, mortgage lender or utility company – Never give any personal details over the phone. If you're unsure – hang-



up and preferably call your bank back on another telephone line.

POSTAL SCAMS

● Have you received post promising wonderful things and that all you need to do to make it come true is to send money or purchase an item? Friends Against Scams would like your scam mail for Christmas! Send your scam mail to <https://www.friendsagainstscams.org.uk/scamnesty>

LOAN SHARKS

● Illegal money lenders will prey on people's financial hardship, lending money whilst charging extortionate interest rates and fees often with threats and violence. Visit the Stop Loan Sharks' website to find out more about how to spot a loan shark and how to report them anonymously and safely <https://www.stoploansharks.co.uk/>

If you are in financial difficulty Citizens Advice offers sound advice

Never give personal details out over the telephone

Criminals continue to prey on vulnerable residents

To find a reputable trader approved and vetted by Trading Standards visit www.buywithconfidence.gov.uk

For general help and advice or to report a problem with a trader you can telephone the Citizens Advice Consumer helpline on **0808 223 1133**





**Do you
know which
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Buy With Confidence

The only nationally available business approval scheme that's owned, controlled and operated by Trading Standards services

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So, whether you need a plumber, electrician, roofer or anything else, visit BuyWithConfidence.gov.uk to find Trading Standards Approved businesses you can trust.



DO your friends and family contact you on WhatsApp? If they do now is the time to make sure you know th caller is genuine.

New data from Action Fraud, the national reporting centre for fraud and cyber crime, reveals a new emerging threat where victims are being targeted on WhatsApp by criminals pretending to be someone they know.

The scam has so far cost users a total of £48,356 and it is easy to fool someone.

Criminals will typically claim to be a family member and will usually begin the conversation with “Hello Mum” or “Hello Dad”.

They will say that they are texting from a new mobile number as their phone was lost or damaged and will go on to ask for money to purchase a new phone, or claim that they need money urgently to pay a bill.

The criminal will supply their bank details for payment, with some coming back with further demands for money.

Criminals are successful in their approach as they are exploiting the emotional vulnerability of the public in an attempt to deceive victims

In one instance, a victim reported paying over £3,000 to someone who they, again, believed was their son after they received a WhatsApp message.

The son had moved to a different country a week before and was due to pick up a new car that day.

The suspect claimed that they needed the deposit transferring urgently so they could pick up the car. The victim made four payments to two different accounts totalling over £3,000.

The warning comes as WhatsApp launched a new campaign, in partnership with National Trading Standards’ Friends Against Scams campaign, to help equip the public with the skills they need to protect themselves, their families, friends and their WhatsApp account from message-based scams.

This includes free online training via the Friends Against Scams website.

Louise Baxter, Head of the National Trading Standards Scams Team and Friends Against Scams, said: “Lots of people may feel immune to scams, but these ‘Friend in need’ scams are particularly effective as they prey on our kindness and desire to help friends and family.

“Scammers send messages that appear to come from a friend or family member



Make sure you are not talking to a criminal

asking for personal information, money, or a six-digit PIN number. The messages are sent from the compromised accounts of your friends, so they look as if they’re coming from someone you know.

“The rising number of cases highlights why it’s important for all of us to protect ourselves, our friends and families from scams.”

How to protect yourself

If you receive a similar message that’s asking you for money, speak with the person over the phone to verify they are who they say they are.

You can report spam messages or block a sender within WhatsApp. Press and hold on the message bubble, select ‘Report’ and then follow the instructions.

Action Fraud advises that the public follow the advice of the Take Five to Stop Fraud campaign to keep themselves safe from fraud.

Stop: Taking a moment to stop and think before parting with your money or information could keep you safe.

Challenge: Could it be fake? It’s okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect: If you think you’ve been a victim of fraud, contact your bank immediately and report it to Action Fraud online at actionfraud.police.uk or by calling 0300 123 2040.



Louise Baxter



Avoid New Year misery and make...

THE new mobile phone driving laws are a relief to many who have been involved in accidents or near-misses with drivers distracted by their mobile phones.

This month A-Plan breaks down the latest do's and don'ts, and answer some of the most commonly asked questions around using your mobile phone while driving.

Why has the law changed?

Mobile phone laws were first introduced in 2003, however our devices have evolved significantly since then.

It was always illegal to use a handheld mobile phone to make calls while driving, and from 2007 drivers incurred penalty points and a fine, but from 2017, the penalty doubled to 6 points. Despite the increase in fines and penalties, the problem has persisted.

The RAC's 2020 Report on Motoring found that almost a third of Britain's 40 million drivers (roughly 13 million



people) said that handheld mobile phone usage by other drivers is one of their top concerns.

While 13 million of us are concerned about it, the same report found that over 11 million confessed to making or receiving calls while driving.

Even more shocking is that 18% of drivers aged 17 – 24 admit to making video calls while behind the wheel!

Following a landmark case in 2019

which involved legal action being overturned in the courts after a driver used his mobile phone to film a crash, rules have had to be changed to reflect other uses, including camera usage, streaming and even gaming.

Up until now, the law only applied to 'communicating'. From January 2022, drivers will be banned from holding their mobile phones for any reason.

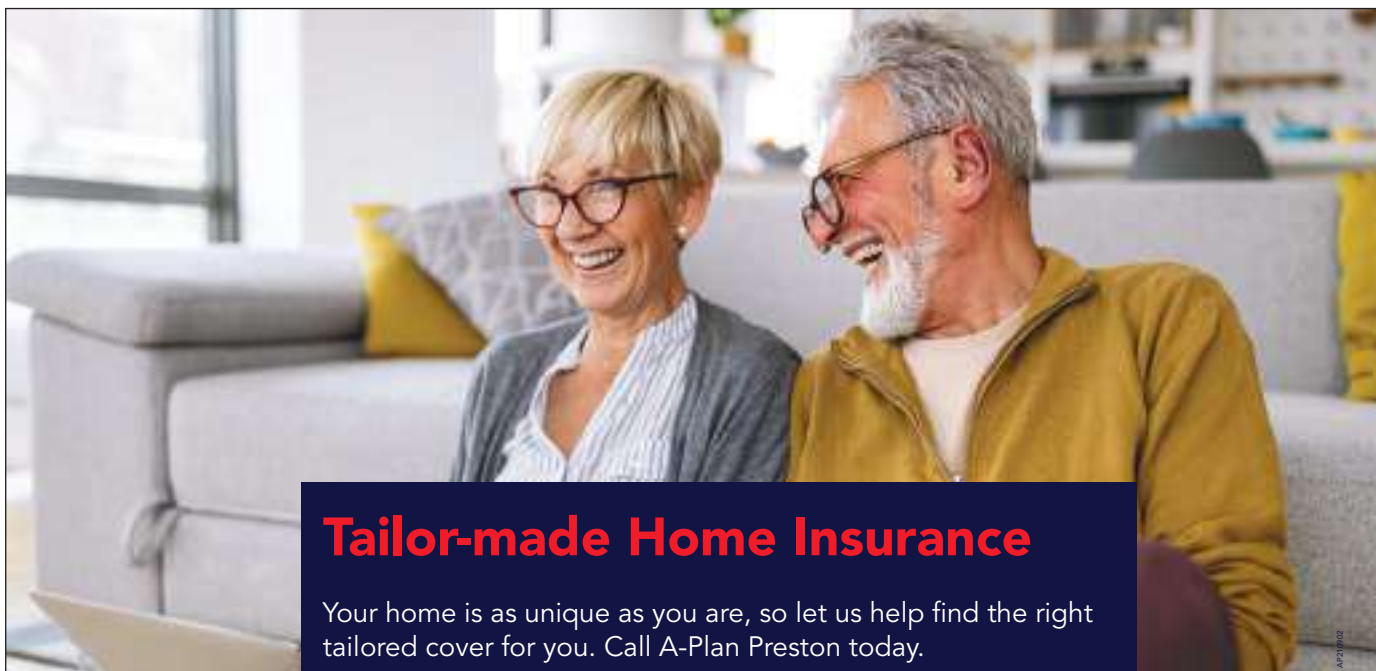
What mobile phone usage is permitted?

You are only legally allowed to answer calls if your mobile is set up with hands free already.

The only time you can use your mobile phone in your hands while driving is to call 999 or 112, if it isn't safe to stop.

You are permitted to use your mobile when safely parked and your engine is switched off.

Continued on page 13



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aplan.co.uk/preston

...sure you don't drive while dialling



Continued from page 12

What mobile phone usage isn't permitted while driving?

- Using a handheld device while driving is illegal, and that includes whether you are driving, or supervising a learner driver.
- You are not allowed to touch your mobile to answer it.
- You are not allowed to use your device while waiting in queues or at traffic lights.

There is no law to prevent tapping your phone on a fixed mount, however police can still charge you for driving without due care and attention or careless driving.

Can I use my mobile phone for satnav?

Sat-nav is still permitted but only if it has already been set up hands free before embarking on a journey – and must be securely mounted in a holder which doesn't obstruct your view of the road.

You cannot prop it up on your dashboard, for example. If your vehicle doesn't have sat-nav built into the dash already, it may be sensible to purchase a sat-nav system and ensure it is mounted and ready to go whenever you are, allowing you to switch off your mobile phone while driving.

How can I stop my mobile phone from distracting me while driving?

One of the simplest ways to avoid temptation is to switch it off completely. Alternatively, placing it in 'flight

mode' will prevent you from being distracted by calls and notifications while you are driving.

As mentioned above, consider installing a sat-nav systems to avoid temptation should calls or notifications come through while driving.

What happens if you use your mobile phone while driving?

The law is clear. If you are caught driving while using a handheld mobile phone, that is without a hands-free set up, you could end up losing your licence.

It is also worth noting that the police can still stop you if they believe you are distracted by your mobile phone, even if it is fully hands-free.

How many penalty points can you get for using your mobile phone while driving?

If you are caught, you will face a £200 fine and 6 points on your licence. If it is an extreme case, drivers can be taken to court and face a fine of £2,000 and disqualification.

Drivers are only allowed to clock

up 6 penalty points over two years so, if you have been driving for less than two years, you could lose your licence.

Learner drivers will automatically be banned from driving.

If the driver already has points on their licence, they could lose their licence if they receive a total of 12 points.

This means that being caught just twice in three years you could lose your licence.

You can still be fined if you are adhering to the rules but police believe you are distracted by your device and not in proper control of your vehicle.

We would like to ensure that you are kept safe and well informed of these changes to the law and would urge you to share this article with friends and family.

If you would like clarity on your car insurance policy in the event of a mobile-phone related claim, simply for peace of mind, please do feel free to contact your local branch.



Follow us on Facebook and Twitter for useful advice to share with your friends and family.

Don't take chances, follow our advice and stay safe.



CRIME AND COMMUNITY NEWS

Illegal guns haul

AN Essex man who illegally hid more than 500 firearms and ammunition in his home has been sentenced.

Officers responded to reports of concern for the welfare of 72-year-old David Cole from Colchester, Essex.

When officers entered Cole's address, they discovered a large haul of firearms and ammunition.

Cole approached officers outside of the house shortly after and was arrested when police discovered over 500 firearms and ammunition.

Another property in Hugh Dickson Road, Colchester, had also been used to store weapons, including two smooth-bore shotguns.

Cole, of London Road, Copford, pleaded guilty to two counts of possessing a prohibited self-loading/pump-action smoothbore gun, one count of possessing a shotgun without a certificate, one count of possessing a firearm without a certificate and one count of possessing a knife blade.

At Ipswich Crown Court, Cole received a two-year suspended sentence and was ordered to pay £2,000 costs.

Operation success

ESSEX police officers led a joint operation targeting criminals working across the borders of Essex, Hertfordshire and London.

Op Claymore saw them team up with the Hertfordshire and Metropolitan police forces to apprehend vehicles in the west of the county, particularly in and around Harlow and Epping Forest.

Twelve arrests were made in a single evening on suspicion of crimes including burglary, drug supply, theft of a motor vehicle and possession of an offensive weapon. Seven vehicles were also seized.

Officer guilty

A FORMER police inspector who sent emails and made comments of a sexual nature to female colleagues has been found guilty of gross misconduct.

Jon McLeod, who worked for Essex Police, also touched a woman colleague



ACC Rachel Nolan

inappropriately on several occasions, a misconduct hearing was told.

The panel, meeting at Chelmsford Civic Centre, said he would have been sacked if he had not already resigned.

Assistant Chief Constable Rachel Nolan, the force's lead for Violence Against Women and Girls, said "there will be no shelter for bad behaviour in our force".

Stephen Gowland, who chaired the hearing, heard how Mr McLeod pursued a course of sexual misconduct while employed as an inspector.

He was found to have breached standards of professional behaviour in relation to orders and instructions, duties and responsibilities, discreditable conduct, honesty and integrity - and authority, respect and courtesy.

Detective praised

A JUDGE has praised a detective for his work as she jailed five gang members for a combined 18 years.

Brian William, Hashi Abdi, Oussema Oubari, Munta Hoque and Azman Ahamad were members of a group known as the Mali Boys. Each of the men were involved in supplying Class A drugs into south Essex.

Sentencing the group at Basildon Crown Court, Her Honour Judge Samantha Cohen praised the work of Op Raptor South Detective Constable Dan Brand, describing the case as one of "excellent police work".

William and Hoque from Barking got 3 years 6 months; Abdi from Romford was jailed for five years one month; and Oubari from Newham got three years 3 months; and Ahammed from Newham got two years seven month.

Slave traders

FOLLOWING a two-year investigation into modern slavery and drug supply across the county, five men have been sentenced. Four of them were jailed.

The investigation was led by the Modern Slavery and Human Trafficking Unit, who have been investigating organised crime groups exploiting vulnerable people by forcing them to 'garden' and guard cannabis grows.

There were raids at four sites in Essex and a result over 2,000 cannabis plants were seized with an estimated value of over £2 million.

Most importantly, police safeguarded five Vietnamese nationals who had been forced to harvest and guard the plants and found living in appalling conditions.

At Basildon Crown Court James Jacobs, 39, of Stevens Close, Canvey, was jailed for 5 years; Danny Hicks, 41, of St John's Road, Clacton, 3 years and 8 months; Gary Calder, 43, of Whernside Avenue, Canvey, 3 years and 6 months; David Hall, 37, of Caspian Walk, London, 3 years and 4 month. Terrence Green, 34, of St John's Road, Clacton, received a 2 year 6 month suspended sentence and given 100 unpaid hours of work.

Predator jailed

A SEXUAL predator who was caught when he returned to the scene of his crime as one of his victims was showing officers where she'd been assaulted, has been jailed.

Domenico Anselmo, 27, of Meadgate Road, Nazeing, has been sentenced to four years in prison in connection with a series of sexual offences in the west of the county and into Hertfordshire.

He plead guilty to 17 offences committed between January 2017 and May 2021 on paths along the River Lea.

He subjected a total of thirteen women to physical assaults, indecent exposure and on some occasions, both. DC Clair Ward, the investigating officer for the case from Harlow CID, said: "I'm really proud that the work of my team has helped put Anselmo behind bars, but most of all, I'm really pleased that justice has been delivered for all of the 13 women he assaulted."

CRIME AND COMMUNITY NEWS



The slave trade is all about money and exploiting innocent people to carry drugs or go into prostitution

Cracking the slave trade

ESSEX Police is celebrating more success in their efforts to crack down on the illegal slave trade.

The force's latest Project Aidant work saw £41,000 seized from a passenger about to board a flight at Stansted.

Project Aidant is coordinated activity by the National Crime Agency, police forces and law enforcement agencies across the country to combat modern slavery and human trafficking.

Detective Constable Mark Ghosh and colleagues worked with Border Force to identify potential victims of trafficking and target quantities of cash being carried on flights at Stansted Airport.

As well as the seizure of the £41,000 in cash from the luggage of a man travelling to Turkey, a young man disembarking a flight from Romania was stopped after appearing to have bruising on his neck.

The team were concerned he was a potential victim of trafficking as he had no money and no means to contact the family member he said he was meeting.

He was refused entry to the UK and his details passed to officers in Romania

to ensure he is safeguarded on returns.

MSHT and organised immigration crime offending is driven by money, with significant proceeds made through the repeated exploitation of victims who represent a continuous source of profit for criminals.

It is estimated that MSHT costs the UK between £3.3bn and £4.3 billion. Between April and June 2021, a total of 3,140 victims of modern slavery and human trafficking across the UK were reported through the National Referral Mechanism.

Detective Chief Inspector Rob Coan of the Essex and Kent Serious Crime Directorate is the force lead for Project Aidant.

"Project Aidant incorporates weeks of action throughout the year targeting a specific theme around MSHT, it might be sexual exploitation, criminal exploitation, labour exploitation or illicit finances," he said.

"All commands across the force come together to look at all the opportunities we have to protect vulnerable people,

disrupt illegal activity and catch the criminals responsible."

Officers working on Aidant have been targeting the major transport hubs in the county, the road network, and making contact with the rural and business communities to alert them to signs that exploitation might be taking place.

The exploitation of vulnerable people feeds into many different crimes, from children being manipulated into drug dealing by County Lines gangs, to men and women who are lured to the UK then forced into prostitution.

Many victims can work in legitimate jobs and be paid wages by their employer, only for exploiters to take control of their finances and identity documents and limit their access to outside world.

Rob added: "Modern slavery is a hidden harm crime a lot of the time as the victims don't come forward, and it's difficult to get them to come forward.

"We're engaging with the community and building trust so we can combat the criminality that perpetrates this crime more effectively."



Trusted trades

AGE UK in Northamptonshire has set up a scheme whereby older people can find trustworthy tradespeople to protect them against rogue traders.

It has launched a business and trades directory on its website where older people can go to check if a builder, plumber or electrician can be relied upon.

The idea came about after a member of the charity attended a Doorstep Crime and Fraud Awareness training session.

Joint fight

MASTERCARD Europe and Europol have signed a partnership to collaborate on aligning counter cybercrime objectives across Europe.

The agreement will see the two organisations working together to share insights and identifying key activities on which they can cooperate to strengthen the region's cyber resilience.

Green scams

MORE than a third of householders have been targeted by a "green" scam in the past year, a survey has suggested.

Citizens Advice found more than two-thirds of adults are thinking about making their home more energy efficient in the next 12 months but 36% have already been targeted.

More than a quarter were aware they had been targeted before losing any money but around 5.2 million people fell for a scam this year, the poll suggested.

Check direct debits



COLD calling firms mis-selling appliance cover are conning vulnerable people into signing up to extortionate direct debits - charging some victims thousands of pounds to insure appliances they do not even own.

Direct debit is a trusted way to pay for bills, subscriptions and ongoing services, but Which? found that unscrupulous companies are using it as a stealthy way to get people to part with their money without realising.

A survey of more than 1,300 Which? members found that almost a quarter received unexpected calls about home appliance insurance or extended warranties within the last year.

Which? heard reports that callers lie to victims, telling them their existing cover is expiring, even though they do not have a policy, or call claiming to be another well-known company.

They work by pressure selling invisible and easily forgotten products that require a regular monthly charge. Then they sit back and hope the £10 or £20 leaving their victim's account month after month will not be noticed.

One 92-year-old grandmother paid out £10,000 over a two-year period to multiple firms claiming to be providing breakdown cover for her washing machine and boiler – as well as a dishwasher she does not own. Despite having a call-blocking service with her phone provider, it turned out she had been hounded by cold callers telling her she needed to renew various policies she did not have.

Her granddaughter Fran shared details of 25 firms that either charged her grandmother monthly or repeatedly pestered her with nuisance calls. Thanks to the direct debit rules and the intervention of Fran her grandmother has been refunded most of her money.

The companies claimed to be offering all sorts of services, including cover for blocked drains and loyalty schemes. The company websites use templates and look strikingly alike, and many of the firms are based in or linked to Bournemouth and Poole.

Some of the Bournemouth-linked companies that targeted Fran's grandmother crop up time and time again in reports to Which? for allegedly cold calling and misleading people into handing over their bank details.

They include KG Assist, linked to Home Utility Services Ltd, and Appliance Cover UK (now dissolved). Which? reported its findings to National Trading Standards, which is investigating these companies.

If a direct debit has been set up without your permission, or you have been duped, you are entitled to claim all your money back from your bank. A big issue in the fight against cold calls is that telemarketing companies are freely selling sensitive data, and the companies buying it are abusing it.

Trading Standards is working with the Information Commissioner's Office (ICO) to tackle companies making sales calls without permission to use the data. Anyone who is inundated with cold calls, or has family members plagued by this issue, can also ask the phone network if it offers any call blocking services, some of which are free of charge.

If a direct debit has been set up without permission, or someone has been duped, they are entitled to claim all their money back from their bank.



Bear Grylls



Lorraine Kelly



Holly Willoughby



Sir Richard Branson

Stars warn: 'Enough is enough'

AN ARMY of celebrities have decided to wage war on scammers who use their names and images to fleece people out of millions.

They have written to Prime Minister Boris Johnson demanding that he includes paid scam adverts in the upcoming Online Safety Bill.

For years the profiles of famous names have been used to advertise dubious investment programmes like cryptocurrency and when people get ripped off they accuse the celebrities of endorsing the products.

Now the stars are hitting back. Sir Richard Branson, Robbie Williams, Bear Grylls, Holly Willoughby, money expert Martin Lewis Phillip Schofield, Dawn French, Lorraine Kelly, Davina McCall, Bradley Walsh, Rob Brydon, as well as Dragon's Den stars Deborah Meaden, Duncan Bannatyne and Peter Jones, are among the celebrities who have added their name to the letter to Boris Johnson.

Consumer guru Martin Lewis has long campaigned against bogus ads using his face to lure users, and wants tech giants to be held responsible under new laws.

While user-generated scams will be covered by the Online Safety Bill, as well as a wide range of areas such as terrorism and child sexual exploitation, paid scam advertising will not.

Lewis has warned that the omission will make the problem worse, as paid

advertising scams will be less regulated compared to free user generated fraud.

"That's why we have Government and regulators, and this is an unpunished crime that people can get away with with impunity and it has to stop.

"People like Robbie, they care, in his case about his fans, that he doesn't want them to be ripped off, because people trust him."

The MoneySavingExpert.com founder, along with Virgin founder Sir Richard and businesswoman Meaden are among some of the most-used faces in online fraud, according to Action Fraud and the National Cyber Security Centre (NCSC).

Sir Richard said: "We know there has been a sharp rise in scams since the



Rob Brydon

start of the pandemic, and it's deeply concerning that people may be tricked into parting with their money by someone pretending to be me.

"This is a global issue, and we are doing all we can to unmask scammers, but we can only do this by working together and ensuring the public are protected from these terrifyingly deceptive tactics."

Meaden said: "For too long, people have fallen victim to scams because they trusted that myself and others were behind these false ads.

"It's not enough for us to warn people through the press and media, something needs to be done to stop the ads appearing in the first place.

"Online scam advertising must be regulated and it must be included in the Online Safety Bill."

In October, Digital Secretary Nadine Dorries told MPs that she "would love to" include paid-for scam advertising in the Bill, but was prevented from doing so on "legal advice" received.

A Government spokesperson said a response to the letter will be issued "in due course".

They said: "We have been clear that online fraud is a huge problem and the Government is continuing to explore additional legislative and non-legislative solutions to combat it.

"We're looking into the entire issue of online advertising including whether tougher regulation is needed."



Loan frauds

THE National Audit Office has chastised the government for failing to crack down on an estimated £5bn of loan fraud during the pandemic.

An estimated 11 per cent of the loans, worth £4.9bn, are believed to have been fraudulent while 37% of Bounce Back Loans worth £17bn will not be repaid.

The Audit Office has asked the Government to say how it plans to recover this money.

Cops alerted

AN elderly woman from Poole withdrew £10,000 from her bank account after falling victim to a scam call.

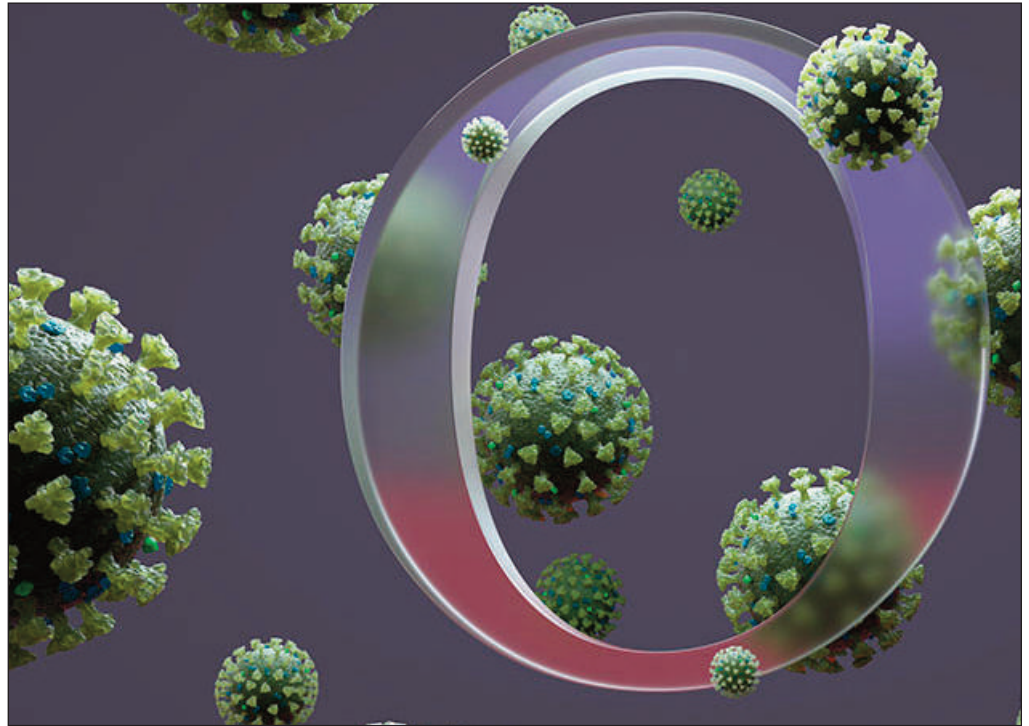
But two officers who were 'in the right place at the right time', and managed to intervene which meant the woman was safeguarded and the money returned to her bank account.

Sectors at risk

FOX Tech, a cyber-crime specialist, has revealed the five sectors that are at "extreme risk" of future attacks and should be doing more to protect customers.

Their research suggests among the worst industries for cybersecurity breaches are computer software development companies, publishing, research, transportation, trucking and railroad and civil engineering.

Omicron test scam



Omicron PCR test is just a scam

SCAMMERS are sending schools fake emails urging them to order an "Omicron PCR test", the government has warned. The Department for Education is urging schools to be "vigilant" about such emails about the Covid variant, which link to a fake NHS website and request personal details.

"We are aware of schools being targeted by these emails," the DfE said on social media. It shared an NHS post stating that official NHS emails will never ask for bank details.

Julie McCulloch, director of policy at school leaders' union ASCL, said they too had "alerted our members to the existence of fake emails and text messages and reinforced that the NHS would never ask for the disclosure of personal details."

"Schools will have robust systems in place to ensure they are not lured into falling victim to scams such as this one but could well do without the distraction of dealing with them," she said.

Several councils and NHS bodies have shared screenshots of a scam email which urges readers to "get your free Omicron PCR today to avoid restrictions".

Meaghan Kall, lead epidemiologist at the UK Health Security Agency, said there is no such thing as an Omicron PCR test. Posting on her personal Twitter account, she wrote: "Omicron is detected perfectly well using PCR tests currently in operation. Such a shame, but not a surprise, to see people preying on people's fears for financial gain."

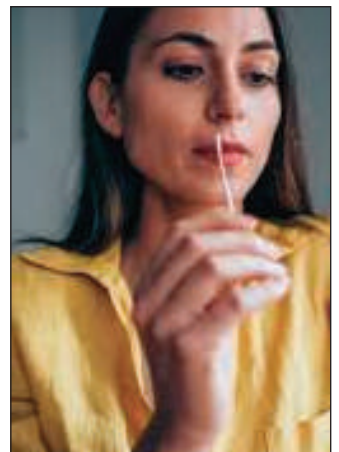
People are being warned of scam emails which claim to be from the NHS and offer tests for the Omicron variant of Covid-19.

The fake email offers new PCR test kits that detect the Covid variant, and claims that taking the tests means people can avoid the new restrictions.

A link within the email leads to a fake NHS website that may ask for payment or bank details in order to secure a testing kit.

Any emails received that offer such tests should be forwarded to the government at report@phishing.gov.uk. The scam comes after the variant of concern emerged in southern Africa last week.

UK scientists first became aware of the new strain on November 23 after samples were uploaded on to a coronavirus variant tracking website.





Delivery blacklist - stay alert

A SHOCKING seven out of the top 20 most commonly impersonated companies are delivery service providers – with Royal Mail taking top place!

A recent survey put Royal Mail top of the scammers black list followed by Hermes and then DPD in fifth.

Hermes was searched 12,500 times a month by UK residents.

DPD, follows close behind for the most smishing SMS scams and has over 4,900 searches a month.

DPD in particular has seen the highest search increase of 24,100% in the past 12 months, with many scammers trying to impersonate the company to retrieve the details of unsuspecting customers.

Naveed Islam, chief information security officer at card payment solutions company Dojo has outlined some tips on spotting a smishing SMS:

Check if you were you expecting a message from that company

- Always check your latest correspondence with the company and get in touch with them if you're not expecting any messages. Whether you're unsure, or you're totally convinced that you've received a scam text pretending to be a company, reach out to that company to inform them and see further information.

- Use the official websites of delivery

companies to track your parcel.

- Check you have signed up to receive sms messaging from that company

Check you have signed up to receive sms messaging from that company

- When you sign up to a company they will always ask for your permission to receive sms messages from them. So before clicking on any link in a suspected fraud text message, always check this first.

- Whether it's clicking a suspicious link or providing your personal data, you should take some time to review the text and research it's legitimacy before taking any actions.

- If you've already clicked the link, check the URL straight away and do not login anywhere as scammers can capture your details to take over your account.

- Check the text is from a number you recognise – Google the number before opening

Check the text is from a number you recognise – google the number before opening

- Scammers can spoof phone numbers pretending to be from your local area code, or even a number that you know, so always google the number if the text you receive is suspicious in any way.

- In a scam text message, their goal is often to convince you to click a link. Scammers thrive from creating a sense of urgency and panic from the recipient. They will use scare tactics or threatening language to make you rush into doing something.

- Check for poor spelling and grammar, or mistakes to the company's name. Although some fraudulent texts are highly sophisticated, many of them can be poorly worded and there are some tell-tale signs they're not legitimate.

Never input sensitive data from SMS messaging links.

- If you do suspect you've been sent a smishing text, do not click on the link at all.

- If you accidentally click on the link in your text, do not provide your private information (user ID, password, payment card details) to that website.

- If you accidentally click on the link and provide private information, you should change your passwords immediately and alert your bank who issued the payment card immediately.

- Continue to check your bank accounts regularly to make sure no money has disappeared. It's always better to be cautious and vigilant when dealing with online security.



THIS is the time of the year when people who took out a loan for the festive period will discover whether they have been dealing with a bone-fide person or they are in the clutches of a shark.

A genuine money lender has to be authorised by the Financial Conduct Authority (FCA) to lend money legally. Money lenders who aren't authorised by the FCA are breaking the law and they are known as loan sharks.

Loan sharks often work from home, charge very high rates of interest and don't give you much paperwork to confirm the arrangements they've made with you.

A loan shark usually has lots of customers and lends money like a business, but their lending is illegal.

Loan sharks often take other illegal action to collect the money they've lent you, such as threatening violence or taking away your credit cards or valuables. In extreme cases, they've been known to force non-payers into prostitution and drug dealing.

Borrowing from friends or family

Not all lending needs to be authorised by the FCA - for example, informal, one-off loans between friends or family aren't against the law.

If you're not sure if a loan needs to be authorised by the FCA, get help from your nearest Citizens Advice.

Even if a loan is informal, anyone who lends you money can't do anything illegal when they collect it, such as harassing you.

Loan sharks often lend money alongside another legal or illegal business. The methods they use to lend and collect money vary a lot.

These are some of the warning signs to watch out for that a lender is acting illegally:

- Giving you no paperwork or agreement on a loan
- Refusing to give you information about the loan
- Keeping items until the debt is paid, such as your mobile phone or cash card
- Taking things from you if you don't pay on time
- Adding more interest or charges so the debt never goes down
- Using intimidation or violence if you don't pay



Getting hooked could end in money misery

Not all loan sharks act like this. There are legitimate doorstep lenders such as Provident, and loan sharks sometimes try to imitate doorstep lenders in order to win your trust.

You may even be given a payment book or an agreement to sign. However, they have no right to lend you money without authorisation from the Financial Conduct Authority (FCA).

Checking a lender is authorised

If you borrowed money from someone who isn't FCA authorised, you haven't broken the law, they have.



You can find out whether a money lender is authorised by checking the register on the FCA website at www.fca.org.uk

What to do if you owe money to a loan shark

In England, if you think a money lender is operating without being FCA authorised, you can speak in confidence to the Illegal Money Lending Hotline on 0300 555 2222.

You can also email the Illegal Money Lending Team at reportaloanshark@stoploansharks.gov.uk or text loan shark and your message to 60003.

The Money Advice Service

The Money Advice Service is a free, independent service. Their website (www.moneyadvice.org.uk) has lots of useful information about borrowing and managing your money. Go to their website for more information about:

- tips about managing your money
- cards and loans
- if things go wrong
- shopping around