**Ymarfer 6**

The pain and grief that follows bereavement can be made much worse by identity fraud of the deceased. According to the Fraud Prevention Service, impersonation of the dead is Britain’s fastest growing identity theft crime. Some 70,000 families have experienced the pain of discovering that a loved one had been impersonated after their death – via the unlawful interception of mail items such as credit cards, bank statements and loan account information.

The ‘victim’ of an ID theft is currently defined as being a bank or a lending institution – not an individual. The Bereavement Register (TBR) is battling to raise awareness of the need for legal recognition of the rights of the deceased in law. The deceased have no legal rights. Anyone can track down their details and send stuff out that really pulls on the heart strings of those left behind. And when people are very recently bereaved, they are so vulnerable.

The worst culprits are those that send junk mail advertising clairvoyants, astrologers, vitamin supplements or weight loss plans. Older, lonely people easily fall for these things and part with what little money they have on bogus offers.

Currently there are around 2.8 million people on the Register, and 72% of all UK direct mail that is data cleansed before being dispatched is screened against TBR. The register is recommended by the police, funeral directors and Death Registrars.