

Watch Out for Auto Warranty Scams

If you own a vehicle and a phone, you may receive calls from scammers posing as representatives of a car dealer, manufacturer or insurer telling you that your auto warranty or insurance is about to expire. The call will include some sort of pitch for renewing your warranty or policy.

During the call – which often begins automated or pre-recorded – you may be instructed to press a certain number or stay on the line, then asked to provide personal information, which potentially can be used to defraud you.

What makes it particularly hard to discern if this type of call is fraudulent is that the scammer may have specific information about your particular car and warranty that they use to deceive you into thinking they are a legitimate caller.

Steps you can take to protect yourself

First, do not provide any personal information, such as a social security number, credit card information, driver's license number or bank account information to any caller unless you can verify you are dealing directly with a legitimate company with which you have an established business relationship. Telephone scammers are good at what they do and may imply that they work for a company you trust. Don't fall for it. Be extremely cautious.

If you have caller ID you can screen incoming calls. Legitimate telemarketers are required to transmit or display their phone number and the name and/or the phone number of the company they're representing. The display must include a phone number that you can call during regular business hours to ask that the company no longer call you.

You should be cautious even if a number appears authentic. Criminals may engage in caller ID "spoofing" – deliberately falsifying the information transmitted to your Caller ID display to disguise their identity. (See our consumer guide on Caller ID and Spoofing: www.fcc.gov/consumers/guides/spoofing-and-caller-id.) Avoid answering any calls you suspect may be spoofed.

Filing a complaint

You can file a complaint with the FCC about suspected scam calls. In addition to being fraudulent in nature, these calls likely violate telemarketing and robocall rules. (See our guide on Stopping Unwanted Calls: www.fcc.gov/stop-unwanted-calls.)

You have multiple options for filing a complaint with the FCC:

- File a complaint online at <https://consumercomplaints.fcc.gov>
- By phone: 1-888-CALL-FCC (1-888-225-5322); TTY: 1-888-TELL-FCC (1-888-835-5322); ASL: 1-844-432-2275
- By mail (please include your name, address, contact information and as much detail about your complaint as possible):

Federal Communications Commission
Consumer and Governmental Affairs Bureau
Consumer Inquiries and Complaints Division
445 12th Street, S.W.
Washington, DC 20554

While the FCC does not award individual damages to consumers, your complaint may help us identify scammers and take appropriate action. In some cases, the FCC can issue warning citations and impose fines against companies who are violating the Telephone Consumer Protection Act.

If you think you have received a call involving fraud, you can also file a complaint with the Federal Trade Commission at <https://www.ftccomplaintassistant.gov>.

Accessible formats

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