

## Consumer Awareness

Dear Friends,

**Combined Insurance Company of America** believes that each of us should play a role in preventing and detecting cases of financial exploitation and/or physical abuse of older persons or adults with disabilities and recommends that family members, caregivers, and others should watch for and report any such issues.

Suspicious signs or behaviors may include, but are not limited to, the following:

- An older person or adult with a disability who looks abandoned or neglected.
- An older person or adult with a disability who does not remember having requested a particular transaction and seems concerned or confused regarding the issue.
- An older person or adult with a disability who expresses fear of being evicted or institutionalized if they do not appoint a guardian, representative, or someone to take charge of their care.
- A person or relative who is insistently asking for information regarding the older person or adult with a disability without their consent.
- More than one person claiming to be the guardian of the older person or adult with a disability.
- A person who alleges to be the guardian of the older person or adult with a disability who refuses to show evidence of his or her authorization or shows contradictory evidence.
- Suspicious signatures on documents.
- Any signs of physical abuse. Be attentive to the physical well-being of an older person or adult with a disability.



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- Signs of psychological abuse, such as threats, intimidation, or humiliation. Signs may include low self-esteem, withdrawal, extreme changes in mood, suicidal behavior, confusion, or disorientation.
- Signs of neglect, such as poor hygiene, malnutrition, improper medication, or soiled clothing.

If you have any reason to suspect that an older person or adult with a disability is being victimized in any way, contact one of the following Puerto Rico agencies:

**Office for Persons with Disabilities**

Jose Raul Ocasio, Director  
P.O. Box 41309  
San Juan, PR 00940

**Office of the Advocate for Persons  
with Advanced Age**

Prof. Oscar M. Gonzalez Rivera  
P.O. Box 19179  
San Juan, PR 00919

**Puerto Rico Social Security  
Administration**

Social Security Administration  
4 Piso SJ SIF Building  
1579 Ave Ponce De Leon  
San Juan, PR 00926

**Puerto Rico Police Department**

P.O. Box 70166  
San Juan, PR 00936



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