

Rogue director banned for thousands of nuisance sales calls

Tomus Patrick Arif, from Orpington, Southeast London, was the director of two connected companies, Cover Utility Team Limited and Digital Team UK Limited. The companies sold insurance for home appliances.

Cover Utility Team entered into creditors voluntary liquidation in March 2021 and the company's insolvency triggered an investigation by the Insolvency Service into Tomus Arif's conduct.

Investigators uncovered that Cover Utility Team had previously been investigated and fined £160,000 by the Information Commissioner's Office (ICO) after complaints were received that the two companies connected to Tomus Arif had targeted elderly and vulnerable people.

In 6 months, Tomus Arif caused the company to make just under 77,000 unsolicited calls to people who had registered with the Telephone Preference Service to avoid nuisance calls.

This was a breach of the of [Privacy and Electronic Communications Regulations](#), and Tomus Arif also failed to pay a fee and register with the ICO as a data controller of personal information in a breach of [data protection regulations](#).

Investigators also uncovered customers were often mistreated, complaining they did not take out various home appliance policies but were charged, while some customers did not own the appliance which had allegedly been insured.

On 25 July 2022, the Secretary of State for Business, Energy and Industrial Strategy accepted a 7-year disqualification undertaking from Tomus Arif after he did not dispute that he allowed Cover Utility Team to breach privacy and electronic communications regulations, as well as data protection regulations.

Effective from 17 August 2022, Tomus Arif is banned from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

Elizabeth Pigney, Chief Investigator for the Insolvency Service, said:

Tomus Arif's conduct fell well below what is expected of a director. Not only did he ignore regulations put in place to guard against unsolicited calls but he ruthlessly targeted elderly and vulnerable people to purchase insurance often which they didn't need.

Thanks to joint working with the ICO we have removed Tomus Arif from the corporate arena for a substantial amount of time. His 7-

year ban should serve as a harsh warning to other rogue directors that we will use the full extent of our powers to curb reckless and harmful behaviour.

An ICO spokesperson said:

Unwanted calls are at best a nuisance and in the worst cases can cause real distress. Complaints regarding the mis-selling of white goods insurance are among some of the highest we receive, and we'd encourage people to tell us when they get one.

The information people provide helps us track down offenders and take action to stop them making further calls, as well as deterring others from doing the same. We also jointly work with other regulators, including The Insolvency Service, to take the appropriate regulatory action against the companies and individuals behind these scams.

This case was brought as a result of an operation set up to look specifically at White Goods Insurance and companies targeting vulnerable individuals. His companies were found to have made 77,000 predatory marketing calls in breach of the Privacy and Electronic Communications Regulations.

Tomus Patrick Arif is from Orpington, southeast London, and his date of birth is May 1999.

Cover utility Team Limited (Company number 12133070)

Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings. Persons subject to a disqualification order are bound by a [range of other restrictions](#)

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