

# 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](#)

[Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is available.](#)

You can also follow the Insolvency Service on:

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## **[Government to take no further action under National Security and Investment Act on BT share acquisition](#)**

News story

The government has decided to take no further action on the acquisition of 5.9% shares by Altice in BT.



The acquisition by Altice of 5.9% shares in BT was called in for a full national security assessment by Business Secretary Kwasi Kwarteng on Thursday 26 May.

The government has powers under the National Security and Investment Act 2021 to scrutinise and, if necessary, intervene in qualifying acquisitions on national security grounds.

Following careful consideration, the government will take no further action on the acquisition of 5.9% shares by Altice in BT and the Final Notification has been issued to parties.

The government will always act to protect the UK's critical national telecoms infrastructure if we judge action is necessary. Under the National Security and Investment Act, acquisitions are assessed on a case by case basis, so any future transaction could be subject to a separate assessment under the Act.

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## [UK announces nearly £40 million to provide vital food and water to West Africa](#)

- £37.65 million of urgent UK humanitarian funding will deliver life-saving assistance across Mali, Burkina Faso, Chad, Nigeria and Niger.
- 20 million are projected to be in need of urgent aid across the region by the end of 2022.

- The money will help fund two projects for the next year focused on the most vulnerable, including malnourished women and children.

The UK will support around 1 million of the most vulnerable people across the Sahel and the Lake Chad Basin with food, water and sanitation.

Growing instability and violent extremism across the region and the war on Ukraine have exacerbated existing issues with food insecurity and malnutrition. As things stand, there will be close to 20 million people across the region in need of humanitarian aid by the end of the year.

And the Sahel faces further vulnerabilities due to climate change and extreme weather shocks, putting unimaginable stress on communities, meaning urgent intervention by the international community is now a necessity.

The UK is providing £37.65 million in urgent humanitarian assistance, focused on these areas where conflict, climate change and extreme hunger is causing the most suffering.

Minister for Africa, Vicky Ford said:

Millions of people across the Sahel and West Africa are unimaginably suffering with hunger and malnutrition.

That's why the UK will step up with an urgent £38 million of humanitarian funding, reaching those most vulnerable and saving lives across the region.

The number of people facing starvation are at their worst for a decade. Whilst this UK funding is a necessity, it has to be part of a bigger international effort. We're calling on international partners to enhance our collective support and scale-up intervention to halt this humanitarian catastrophe.

£19.9 million will support The Sahel Humanitarian Assistance and Protection Programme (SHAPP), a programme which has been responding to the most acute needs, including those of displaced and malnourished women and children, and enables safer access for humanitarian aid workers to reach them.

The funding ensures delivery partners including the International Committee of the Red Cross and the INGO-run Sahel Regional Fund can continue their heroic, life-saving work in the region. The funding also supports the work of the United Nations Humanitarian Air Service (UNHAS) and the International NGO Safety Organisation (INSO).

Their work between 2019-2022 under the Sahel Humanitarian Emergency Response Programme (SHERP) supported 2.7 million people with food assistance, provided treatment to nearly 900,000 severely malnourished children and ensured over 1.5 million mothers could detect malnutrition among their children, enabling early intervention.

In addition, £15 million of emergency humanitarian funding has been made available for North-East Nigeria over the next few months, when food is most scarce and humanitarian needs are highest. Violence, displacement, poverty and climate shocks are just some of the many reasons why 8.4 million people need life-saving humanitarian assistance there. This emergency funding supports the UK's work alongside the Nigerian government to build security in the face of growing instability in the north of the country.

In North-East Nigeria, the UK is proud to be supporting the work of our delivery partners – the World Food Programme and UNICEF – whose aid workers put themselves at great risk in order to reach those suffering most.

This food assistance funding is part of the UK's wider commitment to prioritise life-saving humanitarian aid to communities around the world who are most vulnerable due to the ongoing combination of crises.

## Background

- The funding will be used to provide emergency shelter, food assistance, nutrition, water and sanitation for the most vulnerable in geographic hotspots of need
- The humanitarian assistance will be delivered through implementing partners such as the International Committee of the Red Cross and the International NGO Safety Organisation
- £19.9 million is for 2022 SHAPP activity alone with an additional £1.8 million for multi-year SHAPP activity.

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## 6 million disabled people to get Cost of Living payment from 20 September 2022

- £150 disability Cost of Living payments to be made from 20 September 2022
- 6 million people who are paid certain disability benefits will benefit
- Automatic support part of wider package of help with the rising Cost of Living, including other cost of living payments totalling £650

Those being paid a qualifying disability benefit will be paid automatically from 20 September, with the vast majority of those eligible expected to receive their one-off payment within a couple of weeks by the beginning of October.

The payment will help disabled people with the rising Cost of Living acknowledging the higher disability-related costs they often face, such as care and mobility needs.

For those disabled people on low-incomes, this payment comes on top of other Cost of Living payments totalling £650, £400 for all households to help with energy bills, and an extra £150 for properties in Council Tax bands A-D in England.

Over eight million eligible households in receipt of a means-tested benefit received the first of two automatic Cost of Living payments of £326 from 14 July. The second means-tested payment of £324 will be issued later this year.

Minister for Disabled People, Health and Work Chloe Smith said:

We know disabled people can face additional costs, which is why we are acting to help reduce the financial pressures on the most vulnerable.

This £150 disability payment is on top of the £1,200 most low income benefit claimants will also receive and alongside wider support targeted at disabled people, including help with transport and prescription costs.

We know it's a worrying time for some people and I'd urge them to check they are getting all the support on offer by searching Help for Households.

The Cost of Living payments from the government are part of a £37 billion package of support, which will see millions of households receive at least £1,200 this year to help cover rising costs.

The government has also expanded support for the Household Support Fund in England – which helps people with food and energy bills – with an extra £421 million – for October 2022 to March 2023, and topped up funding by £79 million for devolved nations; the total value of this support now stands at £1.5 billion.

This is all in addition to changes to the Universal Credit taper rate and work allowances worth £1,000 a year on average for 1.7 million working claimants, a rise in the National Living Wage to £9.50 an hour, and a tax cut for around 30 million workers through a rise in National Insurance contribution thresholds.

UK Chancellor of the Exchequer Nadhim Zahawi said:

We know that rising prices faced by many countries around the world are a significant worry for many people here in the UK, especially those most vulnerable to additional costs.

Today's announcement that disabled people will begin to receive an additional £150 payment from the end of September reinforces our commitment to help UK households through the challenging times ahead.

This payment is in addition to further help households can expect over the coming months – including a second cost of living payment of £324 for households on means-tested benefits, £300 for pensioners this winter and £400 discount on energy bills for every household. This is all part of our significant £37 billion support package.

### **Additional information**

- Those who receive the following disability benefits may be eligible for the one-off payment of £150 in September: Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Scottish Disability Benefits (Adult Disability Payment and Child Disability Payment), Armed Forces Independence Payment, Constant Attendance Allowance and War Pension Mobility Supplement.
- Those who had confirmed payment of their disability benefit for 25 May are expected to be paid shortly after the payment window opens. For those awaiting confirmation of their disability benefits on 25 May, or who are waiting to be assessed for eligibility to receive disability benefits, the process may take longer but payments will still be automatic.
- You must have received a payment (or later receive a payment) of one of these qualifying benefits for 25 May 2022 to get the payment.
- You can read more about the government's Cost of Living support on the [Help with the cost of living](#) page.

Media enquiries for this press release – 0115 965 8781

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**[The Nuclear Non-Proliferation Treaty is the only route to our shared goal of complete nuclear disarmament](#)**

Thank you, Mr President.

I thank the Secretary-General and Ambassador Zlauvinen for their important

briefings today.

Mr President, dialogue and cooperation are essential components for settling disputes and building peace and security. In this Council, we have seen some significant positive examples in recent months.

In Yemen sustained efforts, including Council members and regional actors, have brought us to a fragile truce.

On Somalia, cooperation within the Council and the African Union have led to the establishment of a new mission, establishing the AU Transition Mission in Somalia.

But dialogue can only ensure our collective security if it is matched and underpinned by states upholding the international system that keeps us all safe. This must start with the Charter as the guarantor of the sovereignty and territorial integrity of states.

Today, there is no contest for the gravest threat to the system of common security that is enshrined in the United Nations. Russia, a permanent member of this Council, has torn up the Charter and trampled on the rules that underpin international peace and security. This undermines the entire system we are all here to uphold.

To ensure all of our security – and the system we all rely on – we must hold to account states that transgress universally accepted norms, such as sovereignty and territorial integrity. If we accept that a big country can simply invade its smaller neighbour, we return to dark days of human suffering as well as wider international instability and conflict.

This is why we call – again – for the Russian Federation to stop its illegal invasion of Ukraine and withdraw its forces.

Mr President,

With the global system under challenge, we must do everything we can to avoid nuclear escalation. The NPT remains a cornerstone of the global security architecture in this era. And the only route to our shared goal of complete nuclear disarmament.

The joint statement on this subject in January from P5 leaders was an important signal of the willingness to work together to reduce risks and build confidence.

And in this context, we thank Mr Zlauvinen for his tireless work as President of the NPT Review Conference. The UK remains unwaveringly committed to its aims, and to working with other states to ensure implementation of the NPT and other treaties.

So we echo the concern of the Secretary General about the Zaporizhzhia Nuclear Plant in southern Ukraine. He has our support in efforts to deescalate the situation. We also underline the importance of a mission of IAEA experts to address nuclear safety, security and safeguarding concerns,



in a manner that respects full Ukrainian sovereignty over its territory and infrastructure.

Mr President,

The UN Charter and the international security architecture that we collectively built are crucial for all of our countries. Let us defend that, together, to ensure a world in which all sovereign states can ensure the safety of their people and the integrity of their territory.

Thank you.