

## Avoiding issues with police when stopped 'routinely'

1. If you are travelling on foot, they have no right to stop you without reasonable suspicion.
2. If stopped, remain calm, peaceful, and respectfully silent.
3. If necessary, ask: "what reasonable suspicion are you acting upon? Could you articulate it for me?"
4. If the situation escalates, refer to the **Universal Self-Protection Info Pack** for next steps.
5. If you are stopped in your car, lock the doors, open the window two inches only and allow them their only statutory right under **Road Traffic Act 1988 section 163** – to stop and check vehicle paperwork/take name & address.
6. You are never obliged to exit the car or engage with officers. They must allow you to go after inspection.

## Threatened by debt/health/school enforcement agent?

1. Send them the **Golden Question**:  
*"What claim are you making over our property (including offspring)? Upon what contract or other lawful basis and with what documentary evidence or independent witness testimony in support of that claim?"*
2. Ask them via DSAR (data subject access request) for evidence for explicit consent or other lawful basis to access and use your personal data and warn them that they will be reported to Information Commissioner's Office for breach of privacy and possibly the criminal offence of **concealing and blocking access to information relating to personal data** under **s173(3) Data Protection Act 2018**.
3. If the threat persists, send warning that they will be reported under **s1 Malicious Communications Act 1988 (sending threats with false information)** or under **s127 Communications Act 2003 (sending false information causing annoyance, inconvenience, or anxiety)**

## Visited at home by debt/health/school enforcement agent?

1. There is no obligation to engage with anyone who visits your home.
2. To prevent car clamp/seizure, clamp it yourself or make sure that you are not the registered keeper.
3. **'Castle Principle'**: no one is allowed into your home unless you or someone else lets them in.
4. There are very limited exceptions that involve bona fide repossession or checking for gas leaks, but always with a legitimate warrant or writ, which must be presented and bear a court seal and signature of a judge.
5. An agent with incorrect or no paperwork is in breach of your peace and potentially in attempted fraud.
6. Agents who are intimidating, threatening or gather in mobs are committing assault (causing distress and anxiety) and aggravated (criminal) trespass, harassment, and conspiracy.
7. If police are present, ask them if they (the police) are present to keep the peace, remind them of **s26 Criminal Justice and Courts Act 2015 – abuse of position by constable** – up to 14 years imprisonment.
8. **Forced or violent entry** when you are present at home is illegal under: **s6 Criminal Law Act 1977**.
9. Make sure that you video record any criminality and call constabulary but do not expect support from police.

## Cold-called by agent over the phone?

Ask the agent for their full name, address, and date of birth. We do not talk to strangers, and we require confirmation of identity to be able to remedy any fraud being attempted or loss we incur due to error.

