



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

William M. Rubenstein, Commissioner

Dannel P. Malloy, Governor

www.ct.gov/dcp

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Suggested Links

www.ct.gov/dcp

Our website offers the latest and most comprehensive information that we have on dozens of consumer-related topics!

<https://www.elicense.ct.gov>

To verify a license, permit or registration, or to run a roster of licensees. Also, the place for online renewal!

Contact Us

- www.ct.gov/dcp
- dcp.communications@ct.gov
- Find us on facebook

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How to Right a Wrong: Handling Your Dispute with a Business

Each year, the Department of Consumer Protection works to respond to more than 50,000 telephone calls and 6,100 written complaints from consumers who have had problems with home improvement, retail sales, telemarketing, online shopping, real estate deals, and miscellaneous businesses and numerous scams. While each area of the agency handles complaints as they come in, most complaints come in through the Department's Complaint Center. The Complaint Center tracks, and attempts to resolve, the thousands of disputes between consumers and businesses operating in Connecticut. Find out what you can do to help us help you.

Resources to Help You Resolve Your Dispute

If you have a complaint about a product or service, your first step is to contact the business. Most companies want satisfied customers who will return with more business.

If you can't return to the store, use the toll-free phone number, usually available on product packaging or on marketing materials; you can even go onto the company's website for customer service contact information.

When Calling or Visiting a Company's Customer Service Department

- Gather any documents, receipts, and guarantee or warranty information before you call or visit. If you cannot bring in the product, make sure to provide the brand name, model, serial number or any other information that will help identify the product. Take a picture if appropriate and bring it with you. If you are complaining about a service, describe what was promised and what was received. It is also helpful to know who sold you the product or who performed the service and the date the transaction took place.
- Do not demand to speak with the manager immediately. Instead, see if the first person with whom you make contact can help you. If they cannot resolve your complaint, remain calm and then ask to speak with someone who can help you, such as a manager. If the business with which you are dealing has a customer service desk, begin there.

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From Commissioner Rubenstein

Each year in early March, we acknowledge "Consumer Protection Week" across the country. And each year, at federal, state and local levels, new legal safeguards are established to protect consumers – probably rightly so. The global marketplace is complex, technology allows instantaneous transactions, and convenience is king. As consumer protection agencies and organizations struggle to stay abreast of the latest market developments and fraudulent activity while simultaneously reducing staff and expenditures, we fervently hope that consumers receive the message of **prevention** that we rigorously recommend. As we once again inch closer to finer weather, family travel, house hunting and home improvement season, please remember to take your time when making a purchase, read the fine print, think it through, and become an advocate for yourself. It's a way to recognize "Consumer Protection Week" every day of the year.

William M. Rubenstein



Commissioner Rubenstein was appointed by Governor Malloy and approved by the Legislature in 2011.

Handling your dispute, from page 1

- Tell the business about the problem you have with their product or service as soon as possible. Be specific and focus on your problem. Avoid confusing the issue by including information not relevant to your complaint.
- Although you may be angry or feel cheated, when talking to the business be polite, patient, and keep your tone of voice calm and pleasant. Before you call, write down your discussion points so you stay on track. If you start off hostile or threatening, a customer service representative is more likely to become defensive, making a resolution less likely.
- Inform the business what your needs are and have them offer suggestions for a resolution. Work together to find a solution that fits your needs. Be open to the company's suggestion; they may offer an acceptable, new solution.

more, page 3



Can the Department of Consumer Protection Help?

Although our mission is to protect consumers, we do not have the authority or resources to address every problem. If we receive a complaint we cannot help with, we will try to refer it to an appropriate federal or state agency, but that could significantly delay the time it takes for you to get the help you need.

Before sending us your complaint, please make sure it is one we can help with. ***The Department of Consumer Protection DOES handle complaints about:***

- Home improvement contractors
- New home construction
- Frauds, scams, misrepresentations or misleading advertisements
- Prescription errors
- Gasoline and heating fuel issues. *Note, we do not set prices for these products.*
- Connecticut-based telemarketers and internet retailers

For more guidance, visit our website at www.ct.gov/dcp and look through the **A to Z index** for words and topics that relate to your complaint – this may take you to your next step.

To save you time, please note that the Department does NOT directly handle complaints about:

- Automobile repair: Unless your automobile repair issue qualifies you for the **Lemon Law Program**, you should send your complaint to the **Department of Motor Vehicles**.
- Banking: The **Department of Banking** handles complaints against banks or other lending institutions, including mortgage lenders.
- Insurance: The **Insurance Department** handles insurance related complaints.
- Debt collectors: The **Department of Banking** handles complaints against collection agencies.
- Internet retailers located outside Connecticut: We do not have the tools or resources to effectively assist consumers with complaints against internet retailers outside the State. We refer these complaints to the relevant state's Attorney General or Consumer Protection agency. For national companies with stores in Connecticut, we can try to be of assistance. For a quicker response, you may try going directly to the out-of-state consumer protection agency.
- Credit cards: The **Department of Banking** handles complaints against credit card companies and others offering consumer credit.
- Telemarketers located outside of Connecticut. For "Do Not Call" violations from out-of-state callers, please send your complaint directly with the Federal Trade Commission's **National Do Not Call Registry**.

Handling your dispute, from page 2

How to Write an Effective Letter to Customer Service

- Focus on the specific problem you have with the business' product or service. Do not confuse the issue by venting your anger or adding other information that is not relevant to solving your problem.
- Gather any documents, receipts, and guarantee or warranty information relevant to your complaint before you write. Make sure to provide the brand name, model, serial number or any other information that will help identify the product. If you decide to send the company documents, be sure to make copies and keep the originals for your files.
- Page four of this newsletter includes a sample letter that illustrates the format and type of information that would be helpful to a company in resolving your complaint.



Consider Going to Small Claims Court

- If your claim is \$5,000 or less (\$10,000 for security deposit claims), you can bring suit in small claims court.
- You do not need a lawyer to file a claim in small claims court.
- A small claims court judgment can be used to access our home improvement, new home construction, itinerant vendor or real estate **guaranty funds**.
- Find more information about small claims proceedings at the **Judicial Branch** website.

PREVENTION: Always Easier, Quicker, More Effective

Consumers are important in our mission to promote a safe and fair marketplace. As a consumer, here are some things you should do to protect yourself, prevent problems and avoid having to file a complaint.

Before making a significant purchase or hiring a contractor:

- **Research** the business you will be dealing with. Ask for references and then contact them. If you are hiring a home improvement or new home construction contractor, visit other job sites they have worked on, if possible.
- **Check** that your contractor or licensed professional has an active license or registration. Don't take their word for it. Even if they give you their license or registration number, you should make sure it is active. Go to <https://www.elicense.ct.gov/>, select "Lookup a License," and follow the prompts.
- **Read your contract** before you sign and know your rights. Check out our fact sheet, [About Consumer Contracts in Connecticut](#) for things to watch out for in everyday consumer contracts. [The Consumer page](#) of our website has additional resources to help you protect yourself.

True or False?

(answers, page 4)

1. All licenses, permits and registrations are good for one year and must be renewed 12 months after first issued.
True or False?
2. If I have an issue with a funeral home, the Department of Public Health is the agency to contact.
True or False?

Sample Consumer Complaint Letter

Use the sample below to draft a complaint letter or e-mail to a business that you are having a problem with. You can also copy and paste your complaint into a company's online "Contact Us" form.

Your Address
Your City, State, ZIP
(Your e-mail address if sending via e-mail)

Date

Name of Contact Person (if available)
Title (if available)
Company Name
Consumer Complaint Division (if you have no specific contact)
Street Address
City, State, Zip Code

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or service was inadequate) because (state the problem). I am disappointed because (explain the problem: e.g., the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate your (state the specific action you want - money back, charge card credit, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area code).

Sincerely,

Your name

Enclosure(s)

Remember to:

- > describe the purchase
- > state problem
- > give history
- > allow time for action
- > enclose copies of documents (never originals)
- > include the product name & serial number
- > include the date & place of purchase
- > ask for specific action
- > state how you can be reached
- > keep copies of all correspondence

True or False? Answers

1. The answer is **False**. With the exception of liquor permits, which expire 12 months after being issued, most other licenses and registrations from the Department have a specific renewal month. For example, all real estate brokers and salespersons must renew by March 31; appraisers renew by April 30th. **This sheet** details renewal dates and fees. Also, as required by State law, some credentials, such as new home contractor registration, are only renewed every two years. Be sure to check your **application form** for renewal information.

2. The answer is both **True and False**. The Department of Public Health regulates and licenses funeral homes and embalmers. However, the Department of Consumer Protection regulates pre-paid funeral service contracts (where one pays in advance -- before there is a death -- for funeral services that will be provided at some point in the future).