

CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

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SCAM ALERT

What it is: Permit Application Scams

How it works:

Scammers use public records to target and mail fake invoices to licensees and businesses, promising faster permit approvals in exchange for large wire payments.

How to protect yourself: Always verify an invoice that is emailed or mailed to you by contacting the state agency or town office directly, prior to paying.

Ignore unsolicited offers to 'speed up' your permit approval and always check the sender details, real state agencies and town offices will never ask for payment by wire transfer.

HVAC REPAIR SCAMS: WHAT TO KNOW

During hot summers, our air conditioning systems are working overtime. But unfortunately, scammers do too. Unscrupulous businesses tend to take advantage of homeowners that are in a jam — like a broken AC unit during a heat wave.

If your air conditioning unit needs to be serviced or repaired this summer, here's what to know before you hire:

- All individuals that perform work at your property must be properly licensed or registered.
- There are several license types related to heating, piping and cooling. (A complete list is provided below)

Verify the credentials: Prior to a consultation, verify the businesses or individual's credential on <u>eLicense.ct.gov</u>.

- License numbers should be available on the advertisement and/or company's website.
- This should always be the first step in the verification process. NOTE: A credential issued by DCP does not act as an endorsement of the holder.
- Although a business may be licensed to perform several types of work, that does not apply to all technicians.
 Individuals are required to show licensure upon request.

Ask for recommendations: Ask family, friends, or neighbors who have completed similar projects. Local community pages can be a resource to find commonly recommended businesses.

Read reviews: Search the business name followed by "review" or "scam." Check the business rating and additional reviews on the Better Business Bureau's website.

Ask questions: Is there a flat rate or do they charge by time and material? What is the warranty plan? Explain what is broken and how it will be repaired.

Licenses that allow individuals to install, repair, and/or service cooling systems in Connecticut:

S-1 Unlimited Heating, Piping and Cooling Contractor
 S-9 Limited Heating Cooling Contractor
 D-1 Limited Warm Air, Air Conditioning and Refrigeration
 Contractor



SPEAKING REQUESTS

Want DCP to speak to your organization, or table at your event? Contact Catherine Blinder at <u>Catherine.Blinder@ct.gov</u> to submit a request.

Contact Us

Connecticut Department of Consumer Protection

Suite 901 Hartford, CT 06103-1840 **Main Line:** (860) 713-6100 (8:30 a.m. - 4:30 p.m.)

450 Columbus Boulevard.

Consumer Complaint Center

(860) 713-6300

Toll Free: (800) 842-2649

8:30am-4:30pm

Email:

DCP.complaints@ct.gov

VISIT US ONLINE

CT.GOV/DCP

Other important tips to remember:

- You should always receive an invoice for the service done at your property. Invoices can be provided at the time of service, instead of a contract issued ahead of time.
- Invoices should include all technicians and their credentials.
- You should receive a printed or electronic copy of the warranty, invoice, and contract.
- Invoice should include why the company was there, the problems found, and the work performed.
- Do not sign a document without reading it fully. If something feels off, trust your instinct and move on to another company.

To learn more about the type of work each license type allows, visit: https://portal.ct.gov/htgscope

If you are unable to determine the scope of a contractor's license, you may contact DCP's Licensing Division at 860-713-6300 or dcp.occpationalprofessional@ct.gov

Back-To-School Shopping Scams

Here are 4 tips to stay protected this back-to-school season:

- 1. Know the seller: Major online retailers often use third party sellers to list items. Review the third-party sellers' return and refund policies, which may differ from the major retailer.
 - Sellers may have different return policies for clearance items. If you often rely on returning things – be sure to read the fine print for discounted items.
- 2. Use a credit card, if possible: For online purchases, credit cards offer the most protection against fraud.

 Avoid sites that accept gift cards or money transfer apps.
- **3. Be wary of social media ads:** Pop-up advertisements for suspiciously low prices are a red flag. If the deal is toogood-to-be-true, it probably is.
 - Avoid clicking on links as it could download malware to your device. To verify a sale, research the store on a separate browser
- 4. Always save your receipts and confirmation emails

Have a tip we missed? A topic you want more information about? Send us an email at

DCP.Communications@ct.gov.