



CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

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SCAM ALERT

What is it: Fraudulent notices about home warranty coverage

How it works: Scammers are sending out fake letters to consumers, pretending to be from their bank or financial institution. The letters claim that “your home warranty coverage is expiring soon” and that you must call immediately to renew your coverage. If you do not call, there is a fake penalty of no coverage.

How to protect yourself: **Never** call the number listed on the notice. Go to the bank’s official website to call the customer service number to verify if the notice is true.

If you ever feel pressured to act quickly, take a moment, and show someone you trust if they think the message is real.

WHAT TO KNOW BEFORE SIGNING A HOME HEATING OIL CONTRACT

Searching for the best rate for home heating oil can be challenging. As market fluctuations are hard to predict, our role at DCP is to help give consumers the tools to make informed decisions. Before signing a contract for home heating oil this fall, here are a few things to keep in mind.

First, consumers should determine their tank capacity and how much oil they typically use. This prevents buying too much oil. Plus, consumers should schedule a furnace cleaning in the fall, as dirty tanks may waste oil.

CONTRACT TERMS TO KNOW

Home heating oil contracts that offer a guaranteed price plan must be written.

- **Fixed or cap price:** A fixed price means that the consumer has a locked rate per gallon. A cap price means there is a maximum price the consumer can pay, but the price may drop if the market drops.
- **Pay-As-You-Go plan:** This means that the consumer must call ahead of each delivery and pay the current market price.
- **Contract Security:** This ensures that the company secures the pre-buy funds. In Connecticut, dealers must legally back contracts with either future physical supply contracts for **80% of their commitments** or a surety bond for **50% of consumer funds**.
- **Excess Credit Refunds:** Consumers should confirm in writing that any paid, undelivered fuel credit will be reimbursed. This must occur **within 30 days** of contract expiration.
- **Automatic Default Terms:** Read the contract closely for any hidden exit fees or terms that void your fixed rate. For example, what happens if you miss a payment.

SPEAKING REQUESTS

Want DCP to speak to your organization, or table at your event? Send detailed requests to DCP.Education@ct.gov.

Contact Us

Connecticut Department of Consumer Protection

450 Columbus Boulevard, Suite 901

Hartford, CT 06103-1840

Main Line: (860) 713-6100 (8:30 a.m. – 4:30 p.m.)

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

Have a tip we missed? A topic you want more information about?

Send us an email at

DCP.Communications@ct.gov

Follow us on social media:

Connecticut Department of
Consumer Protection
@CTDCP



QUESTIONS TO ASK

- How exactly are my prepaid funds secured against business failure or insolvency (inability to pay debts)?
- Are there any exit penalties or automatic rolling contract provisions if I choose to cancel?
- Does this plan include automatic delivery, or do I need to monitor my tank and request fills? What specific hidden surcharges apply for off-hour, weekend, or emergency deliveries?

COMPLAINT INFORMATION

The DCP Food and Standards Division regulates fuel sales and accepts complaints regarding fuel, oil, and propane in Connecticut. DCP can review alleged contract violations under the CT Unfair Trade Practices Act. However, DCP does not set prices for these products.

If you are unable to resolve a contract dispute with a Connecticut-based business, you may file a complaint by sending an email to DCP.FoodandStandards@ct.gov

End-of-Life Planning?

A prepaid funeral contract, also known as a “pre-need” funeral service contract, establishes funeral funding and services before the need for the services occur.

Starting July 1, 2026, funeral directors are required to provide consumers with a DCP fact sheet that outlines what must be included in a prepaid funeral contract. This helps increase transparency and gives consumers the confidence before they sign.

The four main components are:

1. Detailed contact information
2. Description of funds and services
3. Cancellation clause
4. Signatures of the funeral director and consumer

To learn more about funeral service contracts and to review the consumer fact sheet, please visit: portal.ct.gov/dcp/funeral-service-contracts

Have you checked out our new Scam Zone?

Stay up to date with the latest scam trends:

https://portal.ct.gov/dcp/scam-zone?language=en_US