



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

Jonathan A. Harris, 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!

www.smartconsumer.ct.gov

Basic information to protect yourself and avoid scams!

<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



For best results...

Plan your next move



If moving your home or vehicle is on your to-do list, protect yourself from surprise fees, problems and scams by careful planning.

Many moving problems arise out of misinformation or misunderstanding. As the customer, make it a priority to be completely confident that you're dealing with a reputable company, and that you're clear about the costs and services.

Problems people have reported:

- Customers' final bill was much higher than the original quote, or included charges and fees that were not disclosed in advance
- Customers' moved items were "held hostage" on the truck until they paid extra
- Some personal belongings were stolen or damaged and it was difficult or impossible to get reimbursed
- Movers "ran the clock" on moves that charged by the hour

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Commissioner's Comments

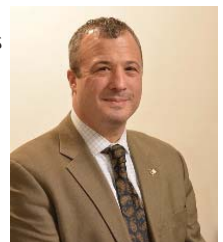
It's our mission at DCP to protect consumers in a thoughtful, cost effective manner that does not overburden businesses that play by the rules. One of the best ways to accomplish this is by providing consumers the information they need to protect themselves.

While all scams appear different on their face, there are some rules that can be applied by consumers that will help them protect themselves no matter what the fraudsters are offering:

If it sounds too good to be true, it probably is! The minute something sounds too good to be true, do NOT:

- pay any money until your are sure it is legitimate.
- provide any personal information over the phone or via email or text until you know it is legitimate.
- act based on pressure. Think. Do your homework and only deal with people, companies or entities that you know are legitimate. Reach out directly to them and verify what you are being told by anyone who reaches out to you.
- be afraid to ask questions.
- be afraid to say, "no!"

If you follow these basic rules, you will have a better chance to avoid getting harmed by a scam. Also, when you believe you are the subject of a scam, report it by email to: dcp.frauds@ct.gov and include all the details. Enjoy the rest of your summer!



Jonathan A. Harris
Commissioner

***Read all about it:* Newspaper subscription adjustments**

Have you noticed that your newspaper subscription terms seem to have changed recently? We have and want to bring a few of the notable issues to your attention so you can continue to be well-informed.

Shortening of Newspaper Subscriptions

Newspapers occasionally change their subscription rates, and this may happen during the course of a subscription after the consumer paid in full for a set period of time. The papers typically disclose their "right to change" in fine print, either in the original subscription or on later invoices. If the rate change occurs during the course of a consumer's pre-paid subscription, the price increase effectively shortens that subscriber's subscription period. For example, a customer who paid \$100 in advance for a one-year subscription may receive a notice from the paper after ten months, describing the rate change and billing the subscriber for an additional amount to cover the remaining two months of the subscription.

This "subscription shortening" has affected subscribers on "e-z pay" plans, using auto-debit payments, and those who have pre-paid for a set time period.

What to do: Consumers unhappy with a change in price may call the paper and try to negotiate a new price or restore the previous price on a case-by-case basis.

Costs for "Premium Issues"

Subscribers should also be aware of "Premium Issues" published by newspapers. These periodic special-edition papers are not included in the subscriber's original subscription price.

Premium issues are typically special sections pertaining to a holiday, season or event such as Thanksgiving, wedding season, or a team winning a sports championship.

Newspapers usually produce between four and eight premium issues per year at an extra cost to the consumer of \$1.00-\$4.00 per issue.

In order to charge for premium issues, papers may shorten the duration of a customer's subscription by a day or more and may move up the subscriber's pay date, as opposed to sending a separate bill. For example if a consumer has a 30-day EZ pay/auto-debit subscription that automatically renews in 30 days for \$27.00, he or she may see the subscription shortened to 28 days.



Or, a six-month subscription that was paid in full by check may be shortened to five months and 28 days.

Consumers will continue to be charged automatically for Premium Issues unless they call to cancel the subscription or, if the publication permits, opting out of Premium Issues. Some papers do not allow subscribers to opt out and some only provide the option to new subscribers.

Consumers who have already been charged for premium issues can contact the Customer Service department of the newspaper and ask if a refund is available.

Other changes

Newspapers that offer both digital and paper subscriptions may charge extra for digital access. Some papers do not permit consumers to subscribe only to the paper, or to cancel digital access if they don't use it.

Many newspapers that previously allowed subscribers to stop delivery of the paper while on vacation have changed their policy. These papers will no longer credit consumers for the time they are away and do not receive the paper. Sometimes the paper will offer the consumer an option to get a free copy of the Sunday paper as a credit toward days missed.

Anyone who is unhappy about their subscription billing may wish to contact the papers' Customer Service department to raise their concerns and to try to negotiate a better plan. Consumers are always encouraged to pay attention to cost changes such as these, and to take action when needed to get the best possible deal.

Online hotel reservations? Check it out before checking in!

Booking a hotel soon? If you're looking online for the best rates, don't fall for a great price until you know with whom you're dealing. Just because a webpage looks like the official site of a popular hotel chain doesn't necessarily mean it is.

Savvy travelers shop around to get the best online hotel deals -- by emailing a property directly, booking through the hotel chain's website, using a price-comparison site, or even through a third-party reservation service. Yet, booking with third-party sites can lead to confusion if you're not clear on all the details.

"Third-party sites can either save you time and money, or cost you -- money, time, and peace of mind," said Consumer Protection Commissioner Jonathan A. Harris. "Whenever you book online, make sure you know who's at the other end of that BOOK NOW button."

Some third-party sites clearly disclose that they're not affiliated with the hotel. But some look very much like hotels' official sites, even using popular logos and similar web addresses. Unsuspecting consumers can be misled, leading to problems at check-in!



Book online now

Some vacationers who have unknowingly used third-party sites report arriving at their hotel only to find there's no record of a reservation in their name. In other cases, special

requests that travelers made through a third-party site were not communicated to the hotel. Third-party sites may have policies about pre-payment, cancellations, or refunds that are different from the hotel's policy, and reservations made through a third-party site may not count toward a hotel's rewards program.

It's not always easy to know who is handling the reservation. If you type a hotel name into a search engine, don't assume that the first result will be the official hotel website. In many cases, that top spot has been "bought" by a third-party reservation company. Other sites usually buy prominent ad space on the right side of the screen.

How can you be a better-informed travel shopper?

- Whether you book directly through a chain or indirectly through a third-party site, read the details carefully for any fees or surcharges in the fine print. Look for hyperlinks to policies, exclusions, and other key information that may be hidden.
- After booking, print out your reservation confirmation and keep it with you on your trip. If possible, have it easily accessible on your smartphone also.
- Don't leave home without final confirmation. Before your trip, call the hotel directly and double-check that your reservation is in the system. Confirm any special requests directly with the front desk.

Medical Marijuana Program Update

Due to steady growth in the number of registered medical marijuana patients, the Department of Consumer Protection is requesting applications for additional medical marijuana dispensary facilities. A request for applications (RFA) can be found on the Department's website at www.ct.gov/dcp/mmp. The application deadline is September 18, 2015, at 3:00 p.m.

Dispensary facility licenses will be awarded on a competitive basis based on the RFA responses. Questions about the application or application process must be sent by email to:

dcp.mmp@ct.gov with the subject line "Medical Marijuana RFA Question." Responses will be posted on the Department's website.

If you want to receive answers to frequently asked questions about the new RFA, please sign up for medical marijuana e-alerts at www.ct.gov/dcp/eAlerts/subscribe.asp

Plan your next move, *cont. from page 1*

Planning your move to avoid problems:

- Plan early so you can get several estimates. When you call around, find out if you are talking with a broker – who will “sell” your moving job to one of its subcontractors – or to an actual business with employees who will be doing the move.
- Find out if their movers are regular employees or temporary workers. A crew of regular employees who frequently work together on jobs is usually your best choice.
- When getting estimates, have the moving companies come to your home and give you an on-site estimate. Ask for the estimate to:
 - Be given by the crew leader who would be assigned your move.
 - Include a written, itemized list with all charges and fees, including any fuel surcharge, travel time fee, taxes, weight surcharge, and overtime costs.
 - Be signed by the mover.
- Confirm the moving company is licensed and insured. Interstate movers need a federal license as well as a state license. You can confirm the license as follows:
 - Federal: <http://ai.fmcsa.dot.gov/hhg/search.asp>
 - Connecticut: Department of Transportation Regulatory and Licensing Unit: (860) 594-2000
 - Registration numbers should be disclosed on advertising
- Ask for Full Value Protection insurance, not Release Value insurance. In Release Value insurance, the mover assumes liability of no more than 60 cents per pound per article – for a 10 pound stereo worth \$1,000 you get only \$6.00 in compensation if it were damaged. Under “Full Value Protection” insurance, the mover must repair, replace, or give you cash for the cost of replacing a damaged item at current market value. Make sure you receive a copy of the insurance policy.
- On moving day, if your mover claims that you have more items than estimated, halt the packing and loading until you are given a revised estimate listing the additional items and/or services and price.

Moving your vehicle by truck

- In addition to getting estimates and verifying licenses, resist paying a deposit until you have written confirmation of a transport truck, and the name and number of your driver. Stay away from any mover who wants a large deposit sent to them by wire transfer, check, or PayPal.
- Before your vehicle is loaded on the truck, wash it so you can easily spot any scratches or dents – before and after the move.
- Keep the gas tank at about a quarter full before the move; less fuel means less weight, and will cost less to move.
- Remove all personal or valuable items from the vehicle and, together with the carrier, inspect your vehicle for damage before it is loaded onto the truck.
- Get a copy of the Vehicle Inspection Report.
- Inspect your vehicle upon arrival and get a signed damage claim form from the driver.



Watch for these warning signs

- You are given an estimate over the phone, sight unseen
- You are asked to sign blank or incomplete documents
- You are asked for a large sum of money upfront, in excess of a reasonable deposit
- The company does not return phone calls and will not confirm your move date
- The company has a generic name like “Moving Company” or “Transport Company”
- The website has no local address or information about licensing or insurance
- The moving truck is unmarked

More information

- [CT laws and requirements for in state and out of state movers](#)
- www.protectyourmove.gov

If you are a victim in a move

- File a complaint with the Federal Motor Carrier Safety Administration: call 1-888-DOT-SAFT
- File a complaint with the Connecticut Department of Transportation: http://www.ct.gov/dot/lib/dot/Complaint_Form_rev0315.pdf
- File a complaint with the Department of Consumer Protection: <http://www.ct.gov/dcp/site/default.asp> and go to “Complaint Center”