



### Before you sign on the dotted line . . .

- Get more than one **estimate**.
- Research **references** and contact the Department of Consumer Protection for advice and information.
- Use discretion when hiring a contractor who solicits **door-to-door**, has no known local address, operates from a post office box or "just happens to be in the neighborhood."
- Put all **verbal agreements** in writing and request a copy of any documents you sign.
- Read, understand and agree with all **contract** terms.
- Beware of "free" inspections.
- Never sign that work is acceptable until the work is done to your **satisfaction**.
- You may **cancel a contract** for service if the merchant fails to disclose a start and completion date and you are entitled to a refund for the uncompleted portion of the service.

You may cancel, within three business days, a contract signed in your home for \$25 or more.

**Remember . . .**  
**your signature is**  
**your most valuable**  
**commodity.**

### Before you make that purchase . . .

- **Inspect merchandise** before accepting or paying for it. Comparison shop.
- Beware when one contractor's estimate is much lower than others.
- Know and agree to your merchant's **refund or exchange policy** before making a purchase.
- Never buy an item you neither need nor want, just because it's on **sale**.
- Leave the least amount of money possible for a **deposit**.
- Get all **guarantees and warranties** in writing.
- Don't give your **credit card numbers** to unknown persons over the telephone, by mail or over the internet.
- Determine **hidden costs** -- shipping, insurance, club membership, etc. -- of "free" gifts or prizes.
- Be sure you receive the **advertised price**. If the item is not available, ask for and get a **rain check**. This does not apply to close-out sales.

**If it sounds too good to**  
**be true... it probably is.**

# Are you a smart consumer?

## Know Your Rights





The Department of Consumer Protection is comprised of the four divisions which work collectively toward promoting a fair and equitable marketplace:

#### Consumer Affairs

- Investigates and mediates consumer complaints
- Enforces the Consumer Protection Code

#### Weights and Measures

- Inspects and tests all devices and equipment used to weigh, measure or meter products sold to the consumer
- Enforces NY State Agriculture and Market Law as it relates to weights and measures

#### Licensing and Enforcement Services

- Licenses Home Improvement Contractors
- Licenses Electricians and Plumbers
- Enforces Youth Crime Prevention Act

#### Consumer Education and Awareness

- Raises consumer awareness through publication of informational brochures and public speaking
- Maintains Internet Website

Westchester County Department of Consumer Protection  
148 Martine Avenue, Room 407  
White Plains, New York 10601.

Office Phone: (914) 995-2155  
FAX: (914) 995-3115

Visit us at [westchestergov.com/consumer](http://westchestergov.com/consumer).  
e-mail [conpro@westchestergov.com](mailto:conpro@westchestergov.com).

#### Highlights of the Westchester County Consumer Protection Code

A merchant may not state that **replacements or repairs** are needed when they are not.

A merchant may not use false and misleading **advertising** or make false or misleading representations of fact.

A merchant must provide a clear and legible **receipt** which includes the full name and address under which the merchant transacts business.

A merchant must clearly stamp, tag or label the **selling price** on each item of consumer goods. In some cases, the selling price may instead be shown on a sign or shelf tagged where the goods are displayed.

A merchant may not obstruct or conceal the consumer's view of the **cash register total** or any retail weighing or measuring device.

A merchant must prominently display the store's **refund or exchange policy** at the point of sale in any retail store.

An **expiration sale date** must be displayed on a conspicuous area of all perishable products, except produce.

Whenever merchandise is prepackaged on the premises, a "**For Customers' Use**" scale must be easily accessible.

The designation "TX" or "TAX" must be marked on all **taxable** products.

There must be signs displaying the selling price at retail **gas pumps**.

A **towing operator** which removes an unattended vehicle from privately-owned property can charge a maximum of \$65 for towing the vehicle up to one mile. An additional charge of \$1.50 may be imposed for each additional mile or part thereof.

For **delivered goods**, a contract may be cancelled, with full refund, if the merchant fails to disclose an estimated delivery date in writing or if the goods are not delivered within 30 days of the estimated delivery date.

**Protecting your rights as a consumer.**