



Dear Fellow Delawarean,

When it comes to protecting our families, safeguarding our wallets, knowing our rights as victims of crime, or understanding how the law can make our communities better, information is the key. Equipped with knowledge, we can make choices that greatly reduce our risk of becoming a victim of crime or fraud, and we can learn how to get help if we're mistreated.

The mission of the Delaware Department of Justice is to protect Delawareans from harm by enforcing the law and being your advocate. We're here to help you, and also to give you the information you need to help yourself and your family. Inside this brochure, you'll find answers to some of the most common questions about consumer fraud, and how to contact the Department of Justice if you have been victimized. Together, we can keep Delaware safe and strong.

Beau Biden
Attorney General

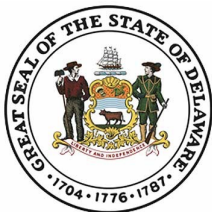
Delaware Department of Justice
820 North French Street
Wilmington, DE 19801

Avoid Consumer Fraud

Protecting Delaware's Consumers



Delaware Department of Justice



**Attorney General
Joseph R. "Beau" Biden, III**

Consumer Protection Unit

- New Castle County • (302) 577-8600
- Kent County • (302) 739-7641
- Sussex County • (302) 856-5353
- Toll Free Consumer Hotline • (800) 220-5424

consumer.protection@state.de.us
www.attorneygeneral.delaware.gov

BE

How can I avoid being taken advantage of by a dishonest car repair shop?

Always check the reputation of the repair shop you intend to use by seeking information from people who have had work done there and by calling the Better Business Bureau at (302) 230-0108 . Ask for a written estimate before agreeing to have any work done.

What kinds of things should I consider when finding a contractor for a home improvement job?

Get an estimate from at least three reputable contractors. You may wish to contact the Better Business Bureau for information on the contractors from whom you want to receive bids. Make sure that the contractor that you select is licensed and insured. Get the agreement in writing with the final payment due on completion.

Visit the
Department of Justice
website at

www.attorneygeneral.delaware.gov

for consumer alerts, tips,
informational brochures,
& a consumer
complaint form

AWARE

Should I give out personal information over the telephone?

Do not give out any personal information over the telephone, especially your credit card, social security, or bank account numbers.

Is there anything I should consider before responding to a telephone solicitation?

Ask the telephone salesperson offering you a product or service to contact you by mail so you can review their offer in writing.

Should I be wary of calling a “900” number to claim a prize?

Do not use a “900” telephone number or similar service number to respond to a notice that you have won a prize, received an award or been selected to receive something of value or you will receive a big phone bill.

Are there types of telephone solicitations that should immediately send up red flags?

Be wary of telemarketers who insist on immediate payment by courier, wire transfer, or overnight delivery. Legitimate businesses respect the fact you may need time to consider a purchase.

What about charities who solicit contributions over the telephone?

If you receive a call asking for a donation, ask for the caller’s name and the charitable organization for which the solicitation is being made. Next, ask if the caller is employed by a professional solicitor and the amount of your contribution that will be used for charitable purposes.

DELAWARE

What should I consider before signing up for a “bargain” or “free” vacation?

Some “bargain” or “free” vacation travel packages have hidden charges that can end up costing you more than what the vacation would cost through a reputable travel agency.

What should I consider when faced with high-pressure sales tactics?

Feel free to walk away when telephone solicitors or other sales people tell you they need a commitment right away or use other high pressure tactics.

Is there anything I should consider before making a major purchase?

Before making any major purchase, it is important to read and understand the warranty protection offered to you.

Report Consumer Fraud
to the
Department of Justice
Consumer Protection Unit
at
800-220-5424
(statewide toll free)