



CONSUMER PROTECTION

PROTECTING CONSUMERS DURING AN EMERGENCY

Consumers are often targeted by scammers, fraudsters, and profiteers during natural disasters and other emergencies. Emergency Operations managers should be aware of the following major areas of concern and know where to direct consumers to get help from the Attorney General.

PRICE GOUGING

Price gouging happens when a business or person charges excessive mark-ups compared to what other reasonable sellers are charging at the time, and often occurs after a disaster. It can happen in the sale of many items, including building materials, consumer food items, emergency supplies, fuel, medical supplies, and other necessities. Price gouging can also happen with services related to repair or reconstruction, transportation, and emergency cleanup.



DECEPTIVE / UNFAIR TRADE PRACTICES

False advertising and blatant lying about a product's benefits, efficacy, cost, and availability are unfortunately common during emergencies. Any time a product "guarantees" something, this must be clearly disclosed in complete detail. Retailers and servicers must also have proper licensing and / or permits to offer certain goods and services.



CONTRACTOR FRAUD

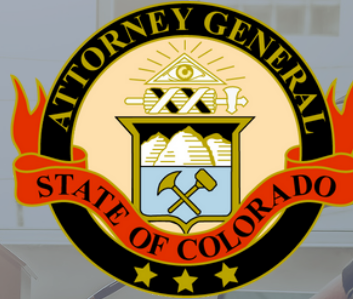
In Colorado, contractors must hold a client's money in trust until the job is completed, or they are otherwise released from the contract. The money must be used for labor, materials, and subcontractors. Contractors also must keep an accounting of how they spend a client's money. Failure to do so means a contractor could be criminally charged for theft. However, not every disagreement between a contractor and their client is a theft case. Contractor fraud should be reported to local police or the local District Attorney's office.



INSURANCE CONCERNS

For homeowners, renters, vehicle owners, and business owners, insurance plays a key role in the wake of disaster. The process of recouping losses can be long and difficult; however, the Colorado Division of Insurance (DOI) can assist them. DOI can answer questions about insurance, explain the claim process, find contact information for insurance companies, or resolve problems and complaints related to an insurance company or agent.





Consumer Protection Resource List

Colorado Department of Law

Colorado Attorney General Consumer Complaint Portal	www.stopfraudcolorado.gov	Online consumer complaint reporting system and resource guide. Report price gouging and charity scam complaints here
Division of Insurance	https://doi.colorado.gov/for-consumers/file-a-complaint 303-894-7490 800-930-3475 dora_insurance@state.co.us	Learn about filing insurance claims, how to contact insurance companies, and much more
DORA, Div. of Professions and Occupatoins	https://apps.colorado.gov/dora/licensing/Lookup/LicenseLookup.aspx 303-894-7800	Look up professional and business licenses and file complaints
Colorado Department of Public Health and Environment	Report a concern or non life threatening concern at: https://cdphe.colorado.gov/report-concern-emergency	Find multiple sections of the state health department that may be needed in a post-disaster situation
Colorado Attorney General Insurance Fraud Complaint Form	https://coag.gov/file-complaint/insurance-fraud/insurance-fraud-complaint-form/	Report allegations of insurance fraud, including false statements, false documentation, false claims, and other fraud concerns
Department of Justice	https://www.identitytheft.gov/#/ https://www.ic3.gov/	Report identity theft and other fraud complaints
Colorado Secretary of State	https://www.sos.state.co.us/	Conduct open records research on business entities, registered agents, and charitable organizations

