

Ohio Attorney General's  
**Consumer Advocate Newsletter**  
Keeping Consumers Safe and Informed



April 2023



## Vacation-rental scams and how to avoid them

Spring weather can be unpredictable, but one thing's for certain: Warmer weather is inevitable – which means it's a good time to start planning a summer vacation. Before you book your trip, it's wise to invest some time researching your options online and ask others for their opinions and recommendations.

Not only should you do research before booking, but you should keep abreast of travel-related scams. One vacation-rental scam, for example, centers on advertisements for properties that aren't actually available to rent. Such scammers usually offer below-market rates and ask renters to send a

deposit using a wire-transfer, gift card or cryptocurrency. After renters send the money, they get nothing in return.

For a fun and safe vacation with no unwelcome surprises, watch out for these red flags when booking a vacation:

- **Payment requested outside of the normal website.** If you are directed to pay at a website different from the one where the reservation is made, it may be a scam. Never pay for a property in advance when renting from a classified site or social media. It can be standard for an official site such as Airbnb or VRBO to ask for a deposit; otherwise, do not fall for advanced payment requests.
- **Cancellations outside the ordinary.** Be wary if a cancellation comes from the booking site. The site may cite problems with the property or say that it is no longer available. Legitimate sites will move your reservation or reimburse you for a rental that becomes unavailable. Sites encouraging you to cancel will likely either charge you fees for cancellation or retain your deposit.
- **Fake photos.** If what you are seeing looks too good to be true, it may be a scam. Do your research. Check the address of the property using tools such as Google Maps to see a photo of the rental independent of the booking website.
- **Fake damage fees.** Most rental properties leave instructions for renters, such as cleaning responsibilities. Common instructions include removing trash, cleaning all kitchen items used during the visit and laundering towels and bedding. Prior to leaving the property, take pictures of your cleanup effort. If you receive an email claiming that you “trashed” the property and owe a fee, that is a red flag. The email is likely a bogus damage fee request sent by a scammer, not the legitimate property manager or owner.

#### **Tips for avoiding travel scams:**

- Research companies before doing business with them. Look for complaints filed with the [Ohio Attorney General's Office](#) and [Better Business Bureau](#). Search online for reviews using the company's name and words such as “reviews” and “complaints.”
- Double-check phone numbers and links to make sure they go to the legitimate company you are intending to contact. It is especially important to verify websites before entering any credit card or other personal information. Travel scammers may create phony websites and/or fraudulent customer-support phone numbers.
- Carefully review the terms and conditions of any agreement before signing, including any cancellation policies or added fees (i.e., a one-time or per-day resort fee charged by some hotels or rental units).
- Make sure verbal promises are put in writing. Otherwise, they're not guaranteed.
- Consider paying with a credit card. You generally have stronger protections to dispute credit-card charges if something goes wrong.
- Keep a copy of the contract or purchase agreement. If a problem arises, document the situation. For example, track the names and numbers of people you contact.
- Verify your reservations. If you book a trip through a third party, call the resort or hotel where you will be staying to confirm your reservation.

Consumers who suspect a scam or who have problems they can't resolve on their own should contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

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## **Door-to-door sales: Know your rights**

Ohio's Home Solicitation Sales Act protects consumers from high-pressure door-to-door sales by giving them a three-day "cooling off" period during which the contract can be canceled. After signing the agreement, a consumer has until midnight of the third business day to cancel.

### ***What is a home solicitation sale?***

A home solicitation sale is a sale of \$25 or more in which a solicitation and a purchase agreement are made in person at the consumer's home. The term also applies to sales made outside a seller's normal place of business, such as a fair booth or hotel meeting room. Additionally, it applies when a buyer schedules an in-person solicitation and an agreement is made at the consumer's home.

### ***What does Ohio law require of door-to-door sales?***

Under the Home Solicitation Sales Act, a seller must:

- Give the consumer a copy of the signed written agreement, including the date of the transaction, the seller's name, the seller's address, and essentially the same language used in the verbal sales presentation.
- Provide a "notice of cancellation" form explaining the consumer's right to cancel the sale.
- Accept a consumer's decision to cancel, for any reason, within three business days of the sale.
- Delay any service or sell any loan agreement signed by the consumer until the cooling-off period passes.

### ***What happens if a consumer cancels a door-to-door sale?***

If a consumer cancels a home solicitation sale, the seller must provide a refund to the consumer within 10 days of receiving the consumer's cancellation notice. If any goods were left at the consumer's home, the consumer must make those goods available to the seller, who must arrange to pick them up.

Some cities and municipalities may require door-to-door solicitors to be registered. If your city requires registration and the seller is not registered, that may be a red flag.

### ***Door-to-door sales overview:***

- In a door-to-door sale of \$25 or more, sellers must give consumers three days to cancel.
- The seller must provide a written agreement and a written cancellation notice.
- The seller may not begin services until the three-day cancellation period ends.
- If the consumer cancels, the seller must provide a refund within 10 days.

In addition to knowing your rights when it comes to door-to-door sales, consider the following when purchasing goods and services from your home. Take your time. You may feel rushed because there is a person standing in your doorway.

- **Don't fall for pressure tactics:** Door-to-door home-improvement scams try to trick you into acting immediately before you have time to shop around. Legitimate companies allow you time to think about the offer and research your options. It should raise a red flag if a door-to-door salesperson pressures you to make an immediate decision or pay cash in advance.
- **Ask for identification, and research the business:** Carefully research any business before allowing it to work on or in your home. Ask for license or permit information and whether the person is bonded.
- **Take your time:** If you would like to pursue an in-home project, ask for references from friends and neighbors who have undertaken similar projects, and then research those businesses. Consider asking several companies to provide you with bids.
- **Document and read offers and estimates:** Carefully read any contract before you sign it. Beware of fine print that requires you to pay more than a quoted price or that obligates you to pay for unwanted services that you did not discuss with the contractor. Ask the representative to leave the contract with you for review before you sign it.

Consumers who suspect a scam or who have problems they can't resolve on their own should contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

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## Search-engine results and unexpected costs

Although search engines – such as Google and Bing - are convenient and reliable venues for finding information on the internet, be aware that some scammers and con artists try to buy search-engine listings to get their websites and toll-free numbers at the top of the search results a user sees. Experts have even crafted a name for scam search-engine results: “malvertising.”

According to a September 2022 article in the [Washington Post](https://www.washingtonpost.com), malvertising can include “ads for fake banks, fake sites for the IRS and other government agencies, as well as fake crypto wallets, just to name a few.”

As the article explains, “The bad guys sometimes try to create thousands of accounts simultaneously, in hopes that a few get through.”

There's no question that some scam ads are, indeed, getting through to at least a few Ohioans. For example, the Ohio Attorney General's Office heard from a Franklin County consumer in February 2023 who used a major search engine to try to find the toll-free customer-service phone number for Delta Air Lines. Using search-engine results, she called what she later realized was an impostor Delta call center, giving con artists all her personal account and payment information. In this instance, the consumer's bank thought the charge looked odd and rejected it. Still, concerns about the information she gave out being used to commit identity theft, she and her bank worked together to close that credit-card account.

In January, another Franklin County consumer used a major search engine to try to pay her monthly cable/internet bill. Calling the toll-free phone number that was at of the top search results, she

reached a scam call center posing as her provider. When she provided her debit-card number, the scammers proceeded to take more than \$300 out of her account.

Some tips for avoiding scam search-engine results:

- Be cautious of sponsored ads, often found at the top of your search-engine results. Search engines often list paid results first, then results based on popularity, usefulness, etc. There is usually “ad” or something similar on the listing to indicate that a result is paid for/sponsored.
- Consider installing a reputable ad blocker on your computer to help eliminate legitimate and illegitimate advertisements. Also, find out whether your search engine has a pop-up blocker, and, if so, learn how to control it.
- Type the full website address in the address bar, instead of searching by name in the search bar. If you plan to visit this website regularly, create a browser bookmark so you can quickly reach the legitimate website in the future.
- If you see a website associated with your search result, make sure it is the legitimate website of the manufacturer or another reputable source.

Consumers who suspect a scam or an unfair business practice should contact the Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

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## **‘Consumer Protection Up Close’**

*This occasional column examines and explains cases filed by the Consumer Protection Section of the Ohio Attorney General’s Office.*

Ohio Attorney General Dave Yost sued a “home warranty” company and its administrator for misrepresentation and unconscionable business practices.

“If you promise you’re going to do something and you don’t, that’s a lie,” Yost said in a press release regarding the filing. “We teach our children to be honest and work hard – a basic lesson this company should learn.”

Since 2018, more than 1,200 consumers combined have filed complaints with the Better Business Bureau and the Ohio Attorney General’s Office about Amazon Home Warranty, a Wyoming company based in New Jersey that uses a Columbus customer-service address, and Amazon Warranty Administrators, which lists a Dublin address but is not, as required by state law, registered with the Ohio Secretary of State’s Office.

Neither company is related to Amazon.com, the e-commerce giant.

Yost’s lawsuit, filed earlier this year in Franklin County Common Pleas Court, says the two Ohio addresses are rental spaces with no employees at either location.

Amazon Home Warranty claimed that its contracts covered the cost of repairs and replacements of major systems (such as an air conditioner) and appliances but did not provide consumers the advertised benefits.

When a “covered” appliance or system broke down, consumers – following the procedures outlined in the service contract– would contact the defendants to send a technician to diagnose the problem. Oftentimes, defendants would take days or even weeks to send a technician, prompting some consumers to expend time and energy to find a technician on their own. Consumers who went ahead with a repair through a technician they found would then be required to pay up front and wait for approval or reimbursement from Amazon Warranty Administrators, only to learn that their claims were denied.

Attorney General Yost has asked the court to require the defendants to change their business practices to comply with Ohio law, reimburse consumers and pay civil penalties and court costs.

Consumers can take the following precautions when considering a service similar to the one provided by Amazon Home Warranty:

- Know what you are actually buying and whether it is a home warranty or a service contract. A **warranty** is passed from a seller to a buyer without additional cost when a house is new and being sold to the first occupant. The home warranty typically covers everything between the foundation and the roof, but not items that are not permanently installed, such as dishwashers, refrigerators or ovens. In contrast, a **service contract** provides additional protections for an additional cost beyond the original purchase price of the item. A service contract can vary broadly in coverage terms.
- Find out how long the warranty or service contract lasts by determining when coverage begins and ends. Also, look for any conditions that would void or cancel coverage.
- Do your research and read online consumer reviews along with any complaints from the [Better Business Bureau](#) and the [Ohio Attorney General's Office](#). Determine who will perform services under the warranty or service contract. If it is a different company, be sure to find out that other company's reputation and track record. Do searches using the company's name along with terms such as “complaint,” “reviews” and “scam.”
- Read the contract thoroughly. Find out the company's responsibilities under the warranty. Determine any and all limitations, such as any overall maximum payout during the contract period as well as any payout limits for certain covered items.
- Figure out exactly what is covered under the warranty or service contract, especially if you are purchasing it to cover certain items. Check for exclusions in coverage.
- Be sure to get all warranties in writing. If a salesperson makes verbal promises about a warranty or service contract, make sure to get those promises put in a written contract; otherwise they are not guaranteed.

If you believe you have been victimized by Amazon Home Warranty or Amazon Warranty Administrators – or by another unfair or deceptive business practice – contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.