

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



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Booking Travel? Do Your Research and Beware of Scams

People are ready to get out and about, but along with the fun of travel comes the responsibility of keeping yourself and others safe, both from COVID-19 and travel-related scams.

While many consumers have received a vaccination, experts say, Ohioans planning a vacation in 2021 should be prepared for changes. [The American Automobile Association \(AAA\)](#) advises: "The entire travel experience has been transformed by COVID-19. If you're considering travel sometime this year, it's more important than ever to do your due diligence ahead of any trip to ensure it is safe and enjoyable."

For a fun and safe vacation with no unwelcome surprises:

- Understand that masks may be required when traveling, especially at airports and other public transportation stations.
- Research your destination. Pay special attention to any closures or altered hours of operation due to COVID-19 and any restrictions put in place by the state or locality. For example, some policies require COVID testing before arrival. If you will be traveling internationally, check travel alerts from the U.S. State Department and be aware that even U.S. citizens must test negative for COVID-19 to re-enter our country.
- Renting a car? Some car rental and car sharing services may still be limited due to the pandemic. Book in advance or consider alternative transportation.
- Planning a hotel stay? Find out how guests are being protected from the spread of COVID-19. Also, check with your hotel to understand its policies and make sure services you expect – such as continental breakfast and regular room cleaning – are still offered. If possible, look at reviews shared by recent travelers.
- Flying? Check with your airline regarding the cancellation policy. Find out if food and beverage services will be limited or unavailable and prepare accordingly. Currently, the Transportation Security Administration (TSA) is allowing one “oversized” liquid hand sanitizer (up to 12 ounces) per passenger in carry-on bags. Also, if you have credits from canceled flights, find out the terms and conditions for using the credits as well as their expiration date.
- Cruising? Many cruise lines continue to suspend sailing, but cruising consumers should be sure to find out the cruise line’s cancellation policy and what to expect on a voyage. These actions will ensure that you are prepared and that your expectations meet the reality of travel during the ongoing pandemic.

Not only should consumers do their research before booking travel, but it is essential that they stay aware of travel-related scams. For example, vacation rental scams occur when scammers advertise properties that are not actually available to rent. They usually offer below-market rates and ask renters to send a deposit using a wire-transfer or money-order service. After renters send the money, they get nothing in return.

To avoid 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 like “reviews” or “complaints.”
- Double-check the phone number you are about to dial or the link you are about to click to make sure it will go to the legitimate company you are intending to do business with. 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 telephone numbers.
- Get the details. 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 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 or 800-282-0515.

Upcoming Webinar Among Ways That Attorney General's Office Fights Elder Abuse

With Elder Abuse Awareness Day coming up in June, it is important to know that this abuse is a reality for many older Americans, and it goes unreported too often. The devastating consequences can include physical injury and pain, mental anguish, financial loss and even death.

Elder abuse is a problem that affects people of all racial, ethnic, economic and religious backgrounds, and it reaches families in every Ohio community.

To help spread the word and promote collaboration to prevent abuse and neglect, the Elder Abuse Commission, which is led by Attorney General Dave Yost's Office, will present a free webinar at 1 p.m. June 28.

The event will showcase innovative efforts by state and local experts to address the unique needs of older adults during the pandemic, ways in which services for Ohio seniors have changed and the importance of professional self-care.

The Elder Abuse Commission – which includes members of numerous state agencies and private-sector stakeholders – will review what it has done, where it is going and how it is making a difference.

Pre-registration is required [here](#), and the webinar has been approved for 3 hours of CEU for social workers and counselors.

The event shows just one way that Attorney General Yost turns his commitment to protecting older Ohioans into action. In addition, his office's Elder Justice Unit collaborates with several other divisions of the office to protect older adults and enhance victims' access to vital criminal justice services. Assistance provided to communities in elder abuse cases includes investigations, forensic analysis, prosecution, outreach and trainings.

The Elder Justice Unit prioritizes connecting victims, or those who suspect abuse, with local and state agencies to secure resources and prevent future abuse.

If you have fallen victim to financial exploitation, abuse or neglect – or, if an older adult you know has – file a complaint with the Elder Justice Unit by calling 800-282-0515.

The Elder Justice Unit also provides:

- Elder justice publications.
- Information and/or referrals to community partners.
- Assistance to identify, investigate or prosecute a case.
- [Elder justice or elder abuse presentations.](#)

Puppy Scams Continue to Hit Unsuspecting Consumers

With all of the isolation and separation that have occurred since the pandemic began, many animal lovers are in the market for a furry companion. While legitimate shelters and other local sources exist to acquire a pet, consumers should be aware of the prevalence of puppy scams.

A typical puppy scam begins when a consumer finds a website offering a certain kind of dog, such as a corgi, shih tzu or teacup puppy. The website touts how “adorable,” “precious” and “cute” the breed is or names the seller. And, of course, there are many cute pictures of the puppy. But before consumers can make the puppy a new family member, they are told to wire a few hundred dollars. After they pay once, they’re asked to send more money for shipping, insurance or other costs. But in the end, no puppy is ever delivered.

Consumers have reported that the scams often began with a specific puppy website, but some also reported finding ads on Facebook or other social media sites.

Signs of a puppy scam include:

- A seller who requests payment via wire transfer, money order, peer-to-peer service (i.e. Venmo or Zelle) or Google Pay.
- Too-good-to-be-true prices, such as \$500 for a puppy that normally would cost \$1,000.
- Pictures of the same puppy appearing on multiple websites.
- Not being able to visit the puppy before the purchase.
- A seller with a poor reputation or no reputation.
- A seller who threatens to turn you in for animal neglect or abandonment if you refuse to send more money.

Tips to avoid scams:

- **Research breeders and sellers carefully.** Check complaints filed with the Ohio Attorney General’s Office and review feedback from other customers. Don’t rely solely on information provided by the seller. Keep in mind that some con artists list an Ohio address and phone number when they’re actually located in another country. Verify the seller’s information with an independent source. If possible, work with a local, reputable organization.
- **Never purchase a pet sight-unseen over the internet, especially from an individual who requests an “adoption fee” or “shipping fee” via money order or wire transfer.** To help detect a possible scam, conduct an online image search of the puppy’s photo to see where else the picture is posted on the internet. (Search “how to search by image” for help determining how to do this.) If the same picture shows up in multiple places, it could be part of a scam.
- **Visit the puppy in person.** If you choose to purchase a puppy, visit the breeder in person. Ask many questions. Ensure the breeder has individual veterinary paperwork for the puppy on the letterhead of his or her veterinarian, and consider calling the veterinarian to verify the relationship. Obtain proof of purchase with the breeder’s full contact information on it.
- **Consider adopting from a local animal shelter,** where the entire family can meet and interact with an animal prior to adoption.
- **Watch for red flags.** Beware of offers that are too good to be true, sellers who require payment via wire transfer, money order, peer-to-peer service (i.e. Venmo or Zelle) or Google Pay; requests for extra costs for airline pet insurance or a temperature-controlled crate; unexpected delivery problems requiring additional payment; or threats that you’ll be turned in for animal abuse or neglect if you don’t pay.

- **Report potential problems.** If you suspect a scam, contact the Ohio Attorney General's Office. If you suspect animal cruelty, contact the seller's local animal control agency or humane society. The Humane Society of the United States has a puppy mill tip line at 1-877-MILL-TIP (1-877-645-5847).

Ohioans should also be vigilant when researching animal-related charities before donating. Watch out for phony charities with realistic-sounding names: Just because a charity sounds legitimate, doesn't mean that it is. Many scam charities choose names because they sound official or trustworthy.

Be skeptical of solicitors who tell you to make a check out to an individual rather than an organization, or who can't or won't provide detailed written information about the charity they claim to support.

Consumers can report scams to the Ohio Attorney General's Office at www.OhioProtects.org or 800-282-0515.

Beware of New COVID-19 Scams

As vaccines are approved and distributed, Ohioans are reminded that scammers watch and read the news of the day in an attempt to scam people using timely schemes. When COVID-19 vaccines were limited in availability by age group, scammers tried to convince people that they could "jump the line" in order to receive a vaccine by providing the scammer their personal information. Now that the vaccine is available to all adults, scammers are likely moving on to scams relating to vaccine cards and COVID-19-related funeral expenses.

Here are some timely tips to consider:

- **Don't pay to sign up for or receive the vaccine.** Anyone who asks for a payment to put you on a list, make an appointment for you, or administer the vaccine is a scammer.
- **Never share your personal, financial or health information with people you don't know.** No one from a vaccine distribution site, health care provider's office, pharmacy or health care payer, like a private insurance company or Medicare, will call, text or email asking for your credit card or bank account number to sign you up to get the vaccine.
- **Don't post your vaccination card to social media.** Your vaccination card has key information on it, including your full name, date of birth, where you got your vaccine and the dates you got it. When you post it to Facebook, Instagram or some other social media platform, you may be handing valuable information over to someone who could use it to steal your identity.
- **Don't fall victim to the imposter scam.** Scammers are impersonating government officials administering a federal program providing funeral assistance for COVID-19 victims. Scammers pretend to be from [FEMA's COVID-19 Funeral Assistance Program](#) – which is a real program – and call to offer program registration to family members of people who have died from COVID-19. In this way, the scammers can steal the family members' Social Security numbers and other forms of identification.

It's important to remember, any time there is a highly publicized government program through which money is distributed, scammers are always ready to take advantage. They may create

websites of similarly sounding programs or directly contact people to try to take advantage of them. However, FEMA will not contact you to participate in this program. Anyone who does call, text or email you to receive funds from the funeral reimbursement program is likely a scammer; do not reveal any information about yourself or your deceased relative, including confirming a name, date of birth or Social Security number.

- **Learn how to tell the difference between a real contact tracer and a scammer.** Legitimate tracers need health information, not money or personal financial information.
- **Be wary of ads for test kits.** Many test kits being advertised have not been approved by the FDA and aren't necessarily accurate. Almost all authorized home tests don't provide rapid results and require you to send a test sample to a lab for analysis.

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 or 800-282-0515. The office provides a free informal dispute resolution process to help resolve complaints.

Consumer Wins

To help a wronged consumer in Cincinnati, AG Yost's Consumer Protection Section went to bat for her and delivered a *concrete* win. The section is available to help all Ohioans in refusing to let slide shoddy workmanship and failure to deliver goods or services.

Liz Karman, of Cincinnati, paid a contractor a \$3,600 deposit to pour a concrete patio at her home. But the contractor's work was shoddy and incomplete. When she complained, the business stopped responding. Unhappy, Karman tried to get her deposit back and move on to another contractor. When that didn't work, she contacted the Attorney General's Office for help.

Through informal dispute resolution, Yost's Consumer Protection Section got Karman's deposit returned.

"I know without a doubt that without AG Yost getting involved, I would have never seen my money again," Karman said. "Those guys were on it immediately and reached out to me several times to see if I still needed help. I even got a call from AG Yost's office while I was sitting in the contractor's office waiting on my refund check."

If you're having trouble resolving an issue with a business, file a consumer complaint with the Ohio Attorney General's Office at www.OhioProtects.org or 800-282-0515.