## **Need Help?**

Before you file a formal complaint with the Ministry of Government Services, please take the following steps:

- **1.** Contact the business and explain your specific complaint.
- **2.** Put your complaint in writing. Keep proof of delivery of your complaint and any other communication with the business.
- **3.** If you are still not satisfied, file a formal complaint by visiting our website at **www.mgs.gov.on.ca**.



02b Estimates

Additional consumer protection advice is available at www.mgs.gov.on.ca:

- Your Consumer Rights
- Buying Merchandise
  - At Home
- Memberships and Services
  - Motor Vehicles
  - Personal Finances
    - Travel
    - Scams
    - Identity Theft
  - File a Complaint

For consumer information and advice, call (416) 326-8800 or toll-free 1-800-889-9768.

For general ministry information, visit www.mgs.gov.on.ca or call (416) 326-8555 or toll-free 1-800-268-1142 (in Ontario).

TTY/Teletypewriter users only: (416) 325-3408 or toll-free 1-800-268-7095.

Please send your comments, feedback and inquiries to: **infomgs@mgs.gov.on.ca**.

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What You Need to Know About Getting an Estimate



# **Smart consumers are good for business**

Ontario is a leader in consumer protection and has set out clear rules for consumers and business. Know your rights – shop smart and protect yourself in the marketplace.

#### **Hiring Services, Buying Goods**

Whether you are renovating your home, getting your car repaired or relocating your residence, get an estimate of the cost before authorizing work.

#### Quick tips:

- Get written, detailed estimates from three or four suppliers. Stay away from suppliers who quote flat rates before inspecting. Determine if the price includes the cost of material, parts and labour.
- Always get an estimate in writing before committing to any agreement. If you are not offered a written estimate, go somewhere else. The estimate should include as much detail as possible about the work to be done and the rates charged.
- A consumer should be wary of a supplier who is willing to forego the tax, not willing to provide an invoice or demands cash.

- A reputable supplier will want to inspect your home, car or belongings to prepare an accurate quote. If a business says that inspection isn't needed or wants to provide a quote over the phone, you're better off elsewhere.
- The accuracy of an estimate depends on the information you provide. Be specific about what you want done.
- Be sure to get estimates and all other assurances in writing, including the delivery date and the full name of the person you spoke with.
- The estimate should be on the business' letterhead and state the name, telephone number and address of the business. The estimate should be dated and signed by the person representing the business.
- If a business is charging hourly rates, make sure the estimate includes the number of hours the work will take.
- Don't be afraid to negotiate. Beware of a price that is much lower than others. This could be an indicator of sub-standard work or higher charges to come later.

### Your rights:

- Your consumer rights are protected by law, and no one can take those rights away from you.
- Ask for an estimate. Businesses are not required by law to provide estimates.
- Once a consumer agreement includes an estimate, the supplier cannot charge you more than 10 per cent above the estimated price. You cannot be charged for unauthorized repairs or other work.
- The rules on estimates only apply to work or materials listed in the estimate. Extras cost extra.
- If the consumer agreement is concluded in your home, you have the right to cancel the agreement within 10 days of receiving a copy of the agreement.
- Suppliers including movers or repairers cannot hold your goods ransom in order to pressure you into renegotiating the price.