



# City of Garfield

## POLICE DEPARTMENT

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EMERGENCY 9 - 1 - 1



CAPT. RAYMOND S. KOVACH  
ADMINISTRATIVE OFFICER

Information on services available for consumers in Bergen County. Always get a signed contract when dealing with a purchase or any type of home improvement.

Contracts must always be signed by the store or contractor and contain a deadline or completion date whenever possible.

## Bergen County Consumer Affairs

### Office of Consumer Protection

Before you file a complaint with the Bergen County Dept. of Consumer Affairs.

First step: Contact the business

Take your problem to the salesperson or manager or the customer service representative. Most problems are resolved at this level. If you are still not satisfied, contact the owner or company headquarters.

If the business will not resolve a problem directly, consumers can file a complaint with the Bergen County Consumer Affairs or the office of the Attorney Generals Office of New Jersey. The complaint should explain in detail, with documentation (copies), what the problem is, whom it is with, what you have done and what you want. In particular it should:

- Identify the Business
- Include name, current address of the business and phone number.
- Describe the Problem
- Describe completely what the problem is with the service or product you have purchased. Is it a Return Policy problem, Warranty, Damaged or Defective Product?
- Explain What You Want
- Explain what you expect of the business, how much money should be refunded or how you want to proceed in fixing or servicing your product.
- Provide evidence (Do not send originals)

Please provide copies of documents relative to your complaint such as: Contract, receipts, warranties, cancelled checks (both sides), estimates, photographs, faxes and emails.

Please be advised that any information that you supply may be subject to public disclosure pursuant to New Jersey's Open Public Records Act. If an investigation into this matter is conducted, the information is subject to public disclosure, only after the completion of the investigation. We strongly suggest not submitting sensitive personal information on these forms online. Other options are to file with the Better Business Bureau or Small Claims Court.

For more information please call Bergen County Consumer Affairs at 201-336-6400 or visit them at [www.bergencountyconsumeraffairs.com](http://www.bergencountyconsumeraffairs.com)

- [www.garfieldnj.org](http://www.garfieldnj.org) -



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