Consumer Protection Laws

Introduction



In the United States, there are a variety of consumer protection laws and regulations that relate to product quality and liability. Click on the tabs to the left to view information about some of these laws.



Magnuson-Moss Warranty Act



While the Magnuson-Moss Warranty Act doesn't require that all products have a warranty, it does regulate how warranties must be written. Under this law, warranties must include the time period of coverage, the scope of coverage, how to file a claim, any limitations or restrictions on the warranty, and that a company must provide a solution to issues in a reasonable amount of time.



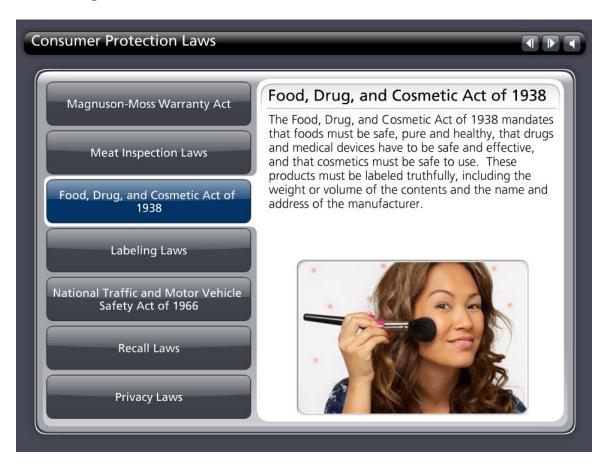
Meat Inspection Laws



The Poultry Products Inspection Act of 1957 and the Wholesome Meat Act of 1967 require meats, both poultry and red meats, to be inspected and be free from harmful contaminants. They also require strict standards for slaughterhouses. The standardization of inspection procedures from these laws protect consumers when purchasing chicken and beef.



Food, Drug, and Cosmetic Act of 1938



The Food, Drug, and Cosmetic Act of 1938 mandates that foods must be safe, pure and healthy, that drugs and medical devices have to be safe and effective, and that cosmetics must be safe to use. These products must be labeled truthfully, including the weight or volume of the contents and the name and address of the manufacturer.



Labeling Laws



There are several labeling laws for items other than food, drugs, and cosmetics.

The Hazardous Substances Labeling Act requires warning labels on all household products that may be dangerous to a consumer.

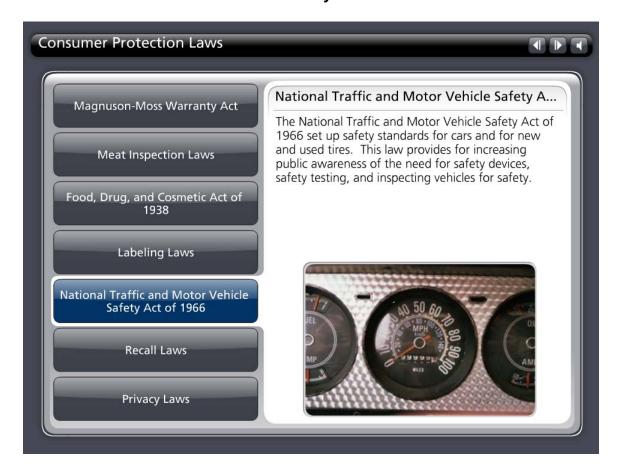
The Cigarette Labeling and Advertising Act of 1965 requires warning labels of the potential health hazards of smoking.

The Fair Packaging and Labeling Act of 1966 requires product labels to have accurate names, quantities, and weights. This applies to all types of consumer products in order to make comparison of weights and sizes of products easier and more accurate.

The Permanent Care Labeling Rule of 1972 says that all clothing and fabrics need to be labeled with care instructions and must stay attached and be easy to read.



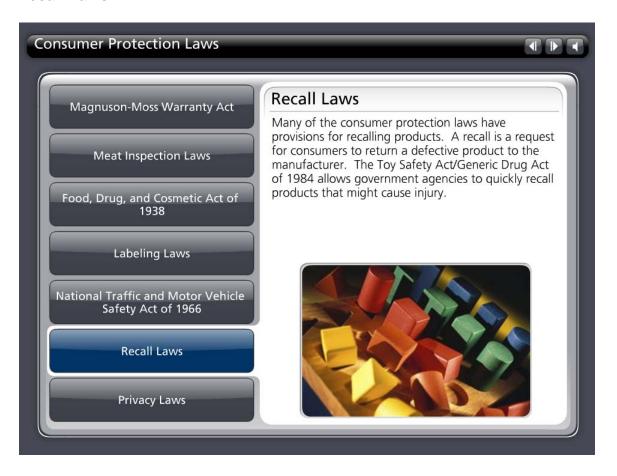
National Traffic and Motor Vehicle Safety Act of 1966



The National Traffic and Motor Vehicle Safety Act of 1966 set up safety standards for cars and for new and used tires. This law provides for increasing public awareness of the need for safety devices, safety testing, and inspecting vehicles for safety.



Recall Laws



Many of the consumer protection laws have provisions for recalling products. A recall is a request for consumers to return a defective product to the manufacturer. The Toy Safety Act/Generic Drug Act of 1984 allows government agencies to quickly recall products that might cause injury.



Privacy Laws



There are several privacy laws and regulations that protect consumers.

The Children's Online Privacy Protection Act of 1998 requires websites to include a privacy policy and that sites must tell children when they must get consent from their parents. The law also provides information about what responsibilities a website must assume in order to protect children's privacy and safety online by limiting the personal information that can be collected from children under 13.

The Family and Educational Rights and Privacy Act protects the privacy of student records. This law requires schools to maintain accurate records and to use student identification numbers instead of social security numbers. Parents and students over the age of 18 have the right to inspect the records and can have the records corrected. Schools must get permission from the parents of students before giving any information to outside agencies.

The Health Insurance Portability and Accountability Act (HIPAA) involves the privacy of medical records. This law sets the rules about who is allowed to see your health information. Social security numbers may not be used for identifying these records.

