



The Consumer Voice

A PUBLICATION OF THE CONSUMER WELFARE UNIT OF THE MINISTRY OF LABOUR & NATIONAL INSURANCE

VOL. 3 ISSUE 2

JUNE/JULY/AUGUST 2016



PICTURED after cutting the ribbon to open the Commission's office are, from left: Philip Beneby, deputy chairman, Consumer Protection Commission, Bernard Evans, commissioner, Consumer Protection Commission, EJ Bowe, chairman, Prices Commission, Dolsie Allen, CEO, Consumer Affairs Commission in Jamaica, Nicole Campbell, Permanent Secretary, Ministry of Labour & National Insurance, Senator Jerome Gomez, Chairman, Consumer Protection Commission, Shane Gibson, Minister of Labour & National Insurance and Ethel Laing, commissioner, Consumer Protection Commission.

PROTECTING CONSUMERS

WHO IS THE CONSUMER PROTECTION COMMISSION?

THE CONSUMER RIGHT TO REDRESS

ADVICE ON HOW TO CARE FOR YOUR CAR

GET **FASTER SPEEDS** FOR **FREE** WHEN YOU **BUNDLE!**



#ASKFORTRIO

CALL **601-2200** FOR DETAILS



THE CONSUMER PROTECTION COMMISSION: WHO WE ARE

It is our pleasure to introduce you to the Consumer Protection Commission. Created by legislation, the Commission functions are as follows:

1. To advise the Minister generally in relation to consumer issues;

2. To formulate and implement standards in relation to the consumer protection policy;

3. To carry out, at the request of a consumer who has been adversely affected, such investigations in relation to the sale of goods or the provision of services as will enable it to determine whether the goods were sold or the services were provided in contravention of this Act and thereafter to make such report and recommendations in connection therewith as it thinks to the Minister;

4. To carry out, on its own initiative, such other investigations in relation to the availability of goods of any class or description as it thinks and make such report and recommendations as it thinks to the Minister;

5. To promote the development of organizations formed for the protection of the consumer;

6. To collect, compile, analyze and publish information in relation to any trade or business;

7. To provide information to consumers on their rights as consumers and any other form of consumer education;

8. To resolve disagreements between consumers and providers; and

9. To carry out such other functions as the Minister may assign to the Consumer Commission from time to time. The Commission will do a public launch in early April and thereafter intend to fully engage the public as to their rights as consumers and what issues can be advanced to the Commission for assistance. Many members of the public are not aware that they have rights. Rights that they are entitled to under the United Nations Consumer Bill of Rights. These rights are:

1. The right to safety
2. The right to be informed
3. The right to choose
4. The right to be heard
5. The right to satisfaction of basic needs
6. The right to redress
7. The right to consumer education
8. The right to a healthy environment

The Commission is committed to ensure that every Bahamian is aware of



CONSUMER PROTECTION COMMISSION

Consumers First



these rights and that their rights are protected by the Commission. The Consumer does not replace the Prices Commission. The Prices Commission, chaired by Mr. E.J. Bowe, will continue to monitor price control items. The Consumer Commission will monitor all other consumer matters and issues.

Consumer protection law or consumer law is considered an area of law that regulates private law relationships between individual consumers and the businesses that sell those goods and services. Consumer protection covers a wide range of topics, including but not necessarily limited to product liability, privacy rights, unfair business practices, fraud, misrepresentation, and other consumer/- business interactions.

Consumers may wonder what matters can be brought to the attention of the Commission. We say bring all matters to our attention and we will advise you in the shortest possible time, if we can assist or not.

We want to know what the issues are, what matters keeps you up at night or what you believe to be a harmful or deceptive business practice. This Commission was established to help you the consumer. Our services are free of charge to you.

However, the Commission cannot address employment or labour issues. The Commission can definitely assist consumers in addressing issues with faulty or defective products or against misleading or deceptive advertising methods.

Once the Commission is launched in earnest, the programmes which will be pursued are as follows:

- Consumer Education – Direct and Indirect Contact
 - Business Education
 - Market Intelligence Services
 - Ad-hoc Research on relevant issues
 - Complaint Resolution Services
 - Consumer Advocacy
 - Sensitization of public to Consumer Protection Legislation
- We invite the public to partner with us to tackle consumer issues and restore the customer as king. We also invite non-governmental organizations with consumer interests at heart to also partner with us and encourage the establishment of private consumer advocacy groups to assist us in accomplishing our legislative mandate.

The Role of a Public Loss Adjuster

by Annette Mcphee, ACII
Chartered Insurance
Practitioner

IMAGINE sustaining a fracture to your dominant right forearm as a result of a traffic accident. How would you proceed with your claim? Do you know exactly what you would be entitled to?

Or, what if your house and contents were destroyed by hurricane, and the insurance company inform you that they were underinsured and average would have to be applied. Do you understand how this would impact your settlement offer?

These are just two of the many scenarios claimants can be faced with.

When presented with a claim, the insurance company may appoint a loss adjuster to assess the dam-

ages on their behalf and apply the necessary policy terms and conditions.

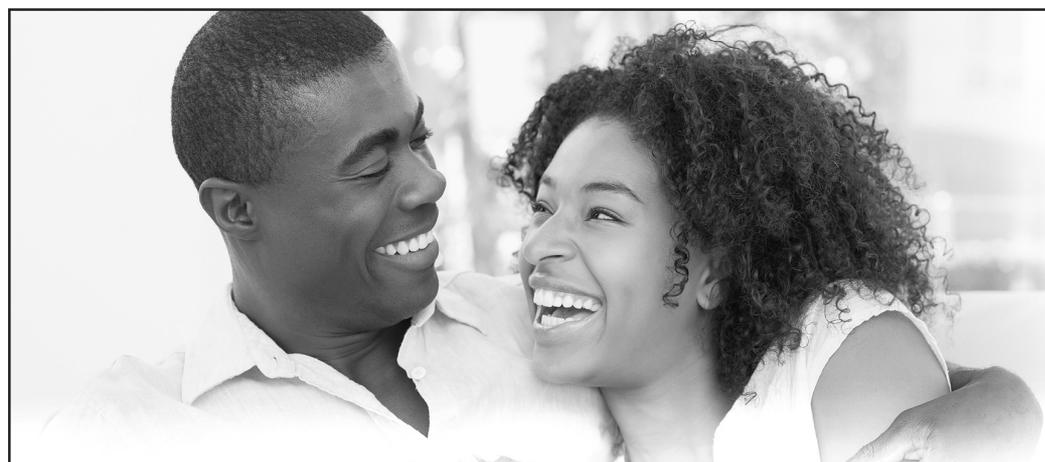
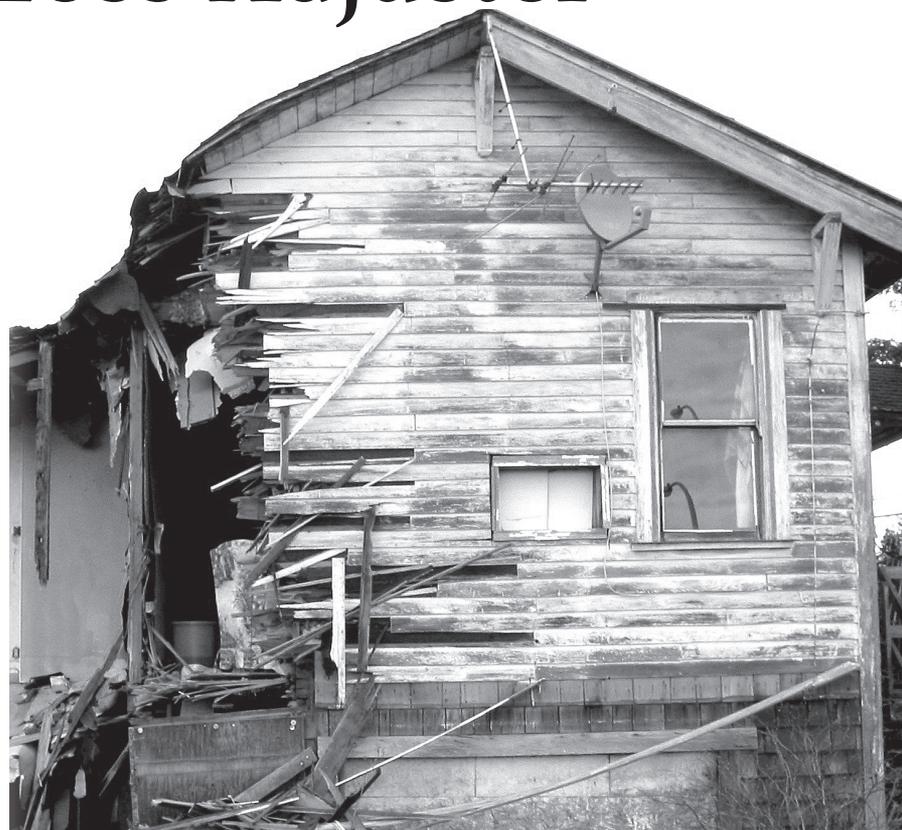
The insured or third party claimant also have the right to obtain accurate, independent, unbiased, professional advice on their claims.

Public loss adjusters have been servicing the international insurance market for many years. They are professional claims specialists who advocate for claimants. They examine the insurance contract to verify coverage, research and substantiate injuries or damages, prepare documentation in support of the claim, advise clients of their entitlement and negotiate the best possible settlement.

The claims process can be overwhelming as it requires time and energy from claimants. Frustration may further arise due

to a disparity between the expectations of claimants versus the expectations of the insurer. As a mediator, the public loss adjuster understands this and manages these differences via clear, open communication between both parties.

In closing, if you are confronted with a claim, you do not have to completely rely on the decision of the insurance company or the loss adjuster acting on their behalf. You have a right to appoint your own professional claims expert to evaluate your loss and guide you through the claims process. The services provided by a public loss adjuster are invaluable. They add leverage to the negotiation process and should be considered in cases of moderate to large claims or where the claim is disputable.



WE ARE DEDICATED

To serving Bahamians. This truly Bahamian Insurance Company has exceeded the expectation of our customers for over 20 years.

SUMMIT
INSURANCE

**AUTO, HOME,
CONTRACTOR'S ALL RISK
& SO MUCH MORE!**

THROUGH OUR EXCLUSIVE AGENTS
INSURANCE MANAGEMENT (BAH) LTD
We Provide Superior Insurance Coverage

INSURANCE MANAGEMENT
WE COVER THE BAHAMAS

NEW PROVIDENCE

Rosetta Street, Nassau
Tel: 394-5555 | Fax: 323-6520
info.nassau@imbbah.com

GRAND BAHAMA

1 Pioneers Way, Freeport
Tel: 350-3500 | Fax: 350-3510
info.freeport@imbbah.com

ABACO

Queen Elizabeth Dr, Marsh Harbour
Tel: 367-4204 | Fax: 367-4206
info.abaco@imbbah.com

ELEUTHERA

Queen Hwy, Governor's Harbour
Tel: 332-3211 | Fax: 332-2863
info.eleuthera@imbbah.com

EXUMA

Queens Hwy, Governor's Harbour
Tel: 336-2304 | Fax: 336-2305
info.exuma@imbbah.com



Consumer Protection Commission celebrates soft opening with ribbon cutting ceremony

THE nation's Consumer Protection Commission celebrated its soft opening on 28th April, 2016.

With office space located in the Teachers & Salaried Workers Cooperative Credit Union Annex building, the ceremonial ribbon was cut by Minister of Labour & National Insurance, the Hon D Shane Gibson.

Guests included government officials and representatives from civil society. Visiting all the way from Jamaica was Mrs. Dolsie Allen, CEO, Consumer Affairs Commission, Jamaica.

Senator Gomez in his welcome remarks highlighted the consumer right to redress. Opining that it would bring the most help and hope to despondent, downtrodden and discouraged single mothers, who were wondering why the floors were sinking, and the walls cracking in their new home, for which they still had decades of mortgage payments left.

Redress for the struggling worker

who may be wondering why he is being charged \$10 to cash a cheque on the bank where his pay cheque is drawn, and why he would have to wait five days for access to his funds when he deposits that cheque at his own bank.

Minister Gibson in his remarks focused on the consumer right to choose. He related a personal experience in Exuma where local businesses, in attempting to capitalize on the annual regatta, were insisting that he had to book a room for three (3) nights when he only wanted two (2), and rent a car for one (1) week when he only wanted it for three (3) days. The Consumer Protection Commission was charged to look into these and other matters where the rights of local consumers are being infringed upon.

The Commission can be reached at:
 Tel: (242) 393-7795-7
 Toll Free: 1 (866) 251-5404
 Fax: (242) 393-7798
 Email: info@cpcbahamas.com



PRICE COMPARISON BASKET OF BASIC CONSUMER GOODS

SELECT FOOD COMMODITIES

March 2016

Brands	Units	Actual Controlled Price	Super Value		Lil General	Phoenix	Solomon's	Xtra Value	Budget	John Chea	Minimum	Maximum
			Robinson Road	Blue Hill	East Street	East Street	Old Trail Road	Oakes Field	Nassau Village	Wulff Road		
Yellow Onions	3 lbs.	N/A	2.46	2.29	2.79	3.14	2.79	1.99	1.99	2.59	1.99	3.14
White Potatoes	5 lbs.	N/A	3.21	2.99	2.79	3.31	2.99	2.69	2.69	3.69	2.69	3.69
Quaker Oatmeal	18 oz.	N/A	2.99	3.21	3.85	3.75	4.18	2.99	2.99	3.71	2.99	4.18
Brunswick Sardines	3.75 oz.	N/A	1.09	1.13	1.09	1.1	1.14	0.99	0.99	1.07	0.99	1.14
Mahatma Rice	5 lbs.	4.31	3.99	4.29	4.29	4.18	3.21	3.69	3.69	4.29	3.21	4.29
Quaker Grits	5 lbs.	4.66	3.21	3.13	4.29	4.66	4.65	4.29	4.29	4.66	3.13	4.66
Robinhood Flour	5 lbs.	5.03	4.68	5.03	4.89	5.01	5.03	3.89	3.89	4.99	3.89	5.03
Campbell's Vegetable Soup	10 1/2 oz.	N/A	1.17	1.14	2.28	1.22	1.23	1.46	1.45	1.24	1.14	2.28
Sugar (First Choice)	4 lbs.	3.45	1.79	1.92	2.49	-	2.33	1.99	1.99	1.99	1.79	2.49
Roman Meal	Loaf	N/A	3.79	4.07	4.09	3.63	4.29	3.20	3.20	3.77	3.20	4.29
Egg	1 dozen	N/A	2.14	1.99	2.86	2.12	2.99	1.84	1.84	2.50	1.84	2.99
Special Blend White Bread	Loaf	N/A	3.49	3.49	3.32	3.29	3.43	2.70	2.70	3.27	2.70	3.49
Hellman's Mayonnaise	30 oz.	6.87	5.90	5.90	5.85	5.85	5.30	5.27	5.44	6.44	5.27	6.44
Wesson Cooking Veg. Oil	48 oz.	5.00	4.29	4.29	4.29	4.56	4.18	4.15	4.20	4.21	4.15	4.56
Carnation Evaporated Milk	410 g.	1.60	1.29	1.06	1.16	1.16	1.16	1.40	1.40	1.48	1.06	1.48

EDITOR'S NOTE

The minimum and maximum prices displayed are not controlled prices, but rather reflect the price variations found by our Inspectors in the field.

The controlled price is reflected under 'Actual Controlled Price'.



The Consumer Right To Redress

Who To Call



PRICE CONTROL

Consumer Welfare Unit
Tel: (242) 698-0725
Hotline: (242) 327-2309
Fax: (242) 327-8831



GOODS AND SERVICES

Consumer Protection Commission
Tel: (242) 393-7795-7
Toll Free: 1 (866) 251-5404
Fax: (242) 393-7798
Email: info@cpcbahamas.com



UTILITIES

Utilities Regulation & Competition Authority (URCA)
Toll Free: (242) 300 URCA (8722)
Tel: (242) 396-5200
Email: info@urcabahamas.bs
Website: www.urcabahamas.bs



DATA BREACHES

Office of the Data Protection Commissioner
Tel: (242) 702-1552/702-1534/702-1571
Email: dataprotection@bahamas.gov.bs
Website: www.bahamas.gov.bs/dataprotection



ATTORNEY COMPLAINTS

Bahamas Bar Association
Tel: (242) 393-3220
Email: administrator@bahamas-barassociation.com



INSURANCE

The Insurance Commission of The Bahamas
Tel: (242) 397-4100
Fax: (242) 328-1070
Website: www.icb.gov.bs



SECURITIES INVESTMENTS

Securities Commission of The Bahamas
Tel: (242) 397-4100
Fax: 396-7530
Email: info@scb.gov.bs
Website: www.scb.gov.bs



LABOUR MATTERS

Department of Labour
Hotline: (242) 302-2599

CAR CARE GUIDE

MAINTAINING YOUR VEHICLE

YOUR CAR CHECKLIST

CHECK FREQUENTLY

Dashboard Indicator Lights On
Lights
Tire Inflation and Condition
Windshield Washer Fluid
Engine Oil Level

CHECK EVERY 3 MONTHS/3,000 MILES

Automatic Transmission Fluid
Battery and Cables
Belts
Dashboard Indicator Light On
Engine Air Filter
Engine Oil
Exhaust
Hoses
Lights
Power Steering Fluid
Tire Inflation and Condition
Windshield Washer Fluid

CHECK EVERY 6 MONTHS/6,000 MILES

Automatic Transmission Fluid
Battery and Cables
Belts
Chassis Lubrication
Dashboard Indicator Light On
Engine Air Filter
Engine Oil
Exhaust
Hoses
Lights
Power Steering Fluid
Tire Inflation and Condition
Windshield Washer Fluid
Wiper Blades

CHECK EVERY 9 MONTHS/ 9,000 MILES

Automatic Transmission Fluid
Battery and Cables
Belts
Dashboard Indicator Light On
Engine Air Filter
Engine Oil
Exhaust
Hoses
Lights
Power Steering Fluid
Tire Inflation and Condition
Windshield Washer Fluid

CHECK EVERY 12 MONTHS/ 12,000 MILES

Automatic Transmission Fluid
Battery and Cables
Belts
Brakes
Cabin Air Filter
Chassis Lubrication
Dashboard Indicator Light On
Coolant (Antifreeze)
Engine Air Filter
Engine Oil
Exhaust
Hoses
Lights
Power Steering Fluid
Steering and Suspension
Tire Inflation and Condition
Wheel Alignment
Windshield Washer Fluid
Wiper Blades

CHANCES are, your car is the second largest investment next to your home. Care for it properly and it will deliver the performance, lasting value and enjoyment you need and expect. A properly maintained car offers the greatest return on investment by performing safely and dependably for you and your family. Proper maintenance also helps you avoid more costly repairs down the road.

The first step toward proper maintenance is to "Be Car Care Aware" – to understand your car, the care it needs, when it needs it and why. That's why we've created this easy-to-use Car Care Guide. The guide explains typical preventive maintenance repairs in everyday language and takes the mystery out of major car systems and parts.

You should expect to change the oil and filter regularly, check tire pressure, fluid levels, filters, belts, wiper blades, brakes and other parts and components, and replace them when necessary. The guide includes a simple checklist to remind you when to perform and check for important maintenance.

TODAYS DRIVING

Things change – including the way we use our cars, how we drive them and the condition of our roads.

Normal driving is defined as steady driving in nonextreme weather or environments. Today, being a severe driver is more the rule than the exception. The automotive industry refers to "severe driving" as:

- Stop-and-go traffic;
- Short commutes;
- Heavier loads: cargo, passenger or towing a trailer;
- Rough or mountainous roads;
- Dusty or salty environments;
- Driving the car before it's had a chance to warm up; and/or
- Driving in extremely hot or cold weather.

As a driver, you should be aware of your vehicle and properly maintain and repair it as outlined in this guide. If you do, your car will perform safely and dependably for years to come.

MAINTAINING YOUR VEHICLE:

WHAT TO CHECK AND WHEN

The Car Care Council has developed a service interval schedule with general guidelines for the regular maintenance of passenger cars, minivans, pick-ups and SUVs.

This schedule is customary for the majority of drivers and vehicles. However, always consult your owner's manual for specific recommendations from your vehicle manufacturer.

VEHICLE SYSTEM/COMPONENT

SERVICE NOTES

AUTOMATIC TRANSMISSION FLUID

Check fluid level with engine running and transmission in park or neutral (vehicle specific). If low, add the type of automatic transmission fluid specified in the owner's manual and/or on dipstick. For maximum performance, change every two to three years or 24,000 miles to 36,000 miles, or as directed in owner's manual.

BATTERY AND CABLES

Battery should be securely mounted. Battery connections should be clean, tight and corrosion-free. If the battery is three



years old or more, it should be tested and replaced if necessary.

BELTS

Noise in the belt system is a sign of wear.

Check serpentine and V-belts for looseness and condition. It is important to check all the components in the serpentine system. Tensioners and pulleys wear at the same rate as the belt and should be inspected.

Typical serpentine replacement is 60,000 to 90,000 miles. Replace V-belts when cracked, frayed, glazed or showing signs of excessive wear. Typical replacement is 40,000 to 50,000 miles. Replace timing belt per interval specified in the owner's manual.

BRAKES

Check the entire brake system every year, including brake pads, shoes, rotors, drums, calipers and brake fluid. Brake fluid should be changed every two to three years or 24,000 miles to 36,000 miles, or as directed in owner's manual.

CABIN AIR FILTER

Replace annually, or more often in areas with heavy airborne contaminants or whenever heating or cooling efficiency is reduced.

CHASSIS LUBRICATION

Many newer cars are lubed-for-life; some still require this service.

Check owner's manual. Replacement steering and suspension components may require periodic lubrication.

DASHBOARD INDICATOR LIGHTS

If the check engine light comes on while driving or remains on, your vehicle may have an emissions or sensor problem and should be analyzed. If the light flashes, the condition is more severe and must be checked immediately to prevent catalytic converter damage. Numerous sensors in the vehicle monitor and send a continuous flow of data to any one of several electronic control units for various systems. While there is no maintenance required for these sensors and control units, they continuously monitor for a malfunction. If a malfunction is detected it will trigger the Check Engine light or other dashboard indicators.

CLEANING AND POLISHING

To prevent stripping the vehicle's wax finish, use only automotive car wash products, not dishwashing liquids. Polish at least twice a year to maintain and protect the finish.

COOLANT (ANTIFREEZE)

Check level at reservoir. Never open a hot radiator cap. If low, add 50/50 mix of approved antifreeze and distilled water.

If there is consistent fluid loss, cooling system should be checked for leaks.

Change coolant at the interval and with the correct fluid as specified in the owner's manu-

al (coolant is vehicle specific).

ENGINE AIR FILTER

Inspect filter at each oil change.

Replace annually or when leaking, torn, water or oil soaked, restricted or showing other signs of wear.

ENGINE OIL AND FILTER

The Car Care Council recommends changing your vehicle's engine oil every 3,000 to 5,000 miles depending on the vehicle's make and model, how you drive the vehicle and the condition under which you drive. Always consult the owner's manual.

EXHAUST

Inspect for leaks, damage and broken supports or hangers if there is an unusual noise. Exhaust leaks can be dangerous and must be corrected without delay.

HOSES

Inspect hoses at each oil change and replace when leaking, brittle, cracked, rusted, swollen or restricted.

LIGHTS

Replace bulb immediately if light is out. Check fuses first.

POWER STEERING FLUID

Check the fluid with the car warmed up. Add correct type of fluid if low. If frequent topping off is required, inspect for leaks and replace if contaminated. Consult owner's manual for vehicle specific service requirements.

SPARK PLUGS

Typical replacement intervals range between 30,000 and 100,000 miles, depending on the vehicle and type of spark plug. Always consult your owner's manual for your specific vehicle.

STEERING AND SUSPENSION

Inspect system annually, including wheel alignment, shock absorbers, struts and chassis parts like ball joints, tie rod ends and other related components. Replace if leaks, damage and loose mounting hardware are found. Symptoms of worn suspension include uneven tire wear, excessive bouncing and unusual noises.

TIRE INFLATION AND CONDITION

Check the pressure of all tires, including the spare, monthly and more often with colder temperatures. Check the tread for uneven or irregular wear and cuts or bruises along sidewalls. Inflate tires and maintain at recommended pressure. Rotate tires every 6,000 miles. Replace tires if worn or damaged.

WINDSHIELD WASHER FLUID

Check fluid level monthly. Some vehicles have two reservoirs. Do not use water. Use washer fluid only.

WIPER BLADES

Replace every six months or when cracked, cut, torn, streaking or chattering.

NOTICE



The Utilities Regulation and Competition Authority (URCA) advises that effective January 28, 2016, the Electricity Act, 2015 (EA), the Electricity Rate Reduction Bond Act, 2015 and the URCA (Amendment) Act, 2015 (all of which were passed on December 30, 2015) came into effect, establishing URCA as the regulatory body with responsibility for the Electricity Sector (ES) in The Bahamas.

What does this mean?

The establishment of URCA as the regulator of this important sector of the economy means that URCA will be assuming responsibility for setting up and implementing a regulatory framework that ensures the sector operates in an effective and efficient manner and in the best interests of all persons in The Bahamas.

It also means that URCA will become the agency responsible for ensuring that consumers receive better quality of service from their electricity supplier, at prices that are fair. Therefore, URCA will aim to ensure that consumers increasingly benefit from efficient operations by suppliers.

What is the timeframe for the changes?

The year 2016 will be a period of transition for URCA and the ES. During this transition, URCA will make organizational changes, which are necessary to:

- i. regulate the new sector;
- ii. create the regulatory framework that will apply to operators in the sector;
- iii. issue licences to the existing operators within the sector; and
- iv. transition those operators to the new regime.

It should be noted that the EA provides transitional provisions, including some that limit and prescribe URCA's regulatory jurisdiction for a period after the coming into effect of the EA. URCA will provide details of these and other key aspects of the legislation in its consumer education efforts moving forward.

Organisational Changes in 2016

In addition, during 2016 URCA will embark upon various organizational restructuring, and human resource capacity building to ensure that URCA has available to it, all of the necessary skills and competencies that will be required to ensure effective stewardship of the ES. This will involve recruitment of a Director of Utilities and Energy (DUE) and other new team members, training of URCA's existing staff, and restructuring of the organization to ensure that URCA makes the best use of its new and existing resources. It is to be noted that the DUE will be an executive member of the URCA Board. The DUE will be responsible for developing and implementing policy and regulation of the ES and will be accountable to the Board for the regulation of the new sector.

URCA has adopted an open and transparent approach to recruitment. Therefore, the public can expect to see advertisements for new positions within URCA being featured in local newspapers. We encourage suitably qualified members of the public to consider joining us as we adapt to this new challenge.

What will URCA be doing as ES Regulator in 2016?

The EA sets out URCA's powers and responsibilities as regulator of the ES, and the various obligations on the providers of electricity in The Bahamas, pursuant to the National Energy Policy and the Electricity Policy objectives.

Some of the key regulatory matters that will be addressed by URCA in the coming months include:

- establishing a licensing regime for the ES;
- granting a public electricity supplier licence to Bahamas Power and Light Company Limited (BPL) to allow it to continue to provide generation, transmission, distribution and supply (GTDS) of electricity throughout The Bahamas;
- granting a public electricity supplier licence to the Grand Bahama Power Company Ltd. (GBPC) to allow it to continue to provide GTDS in Grand Bahama;
- granting licences to electricity suppliers other than BPL and GBPC, such as the current franchised providers of electricity in various family islands and entities authorized to supply electricity in private areas of The Bahamas;
- establishing the regulatory framework necessary to ensure the protection of the rights of consumers of electricity in The Bahamas;
- promoting the establishment and continuation of energy efficiency programs;
- promoting the use of renewal energy sources and the generation of electricity from renewable energy sources to supplement the available capacity of the electricity grid;
- determination and collection of fees and charges that will be applicable for regulatory activities; and,
- addressing any urgent matters which require regulatory action or intervention.

Perhaps most critically, later this year URCA will be conducting extensive consumer and stakeholder education and publicity campaigns to ensure that you, our stakeholders, are fully aware of the new regime and how it will impact your lives and your businesses!

As URCA prepares to embrace this new role, we ask for your cooperation and flexibility as we take on these new challenges. URCA is excited and engaged about this new opportunity for us to make a difference in this very important sector in the current and future development of The Bahamas, and we are confident that the Bahamian public will soon experience positive effects of our efforts.

CONSUMER VOICE SPEAKS WITH THE BAHAMAS MOTOR DEALERS ASSOCIATION

CV: What are the main challenges facing the local auto industry, particularly as it relates to new car sales, at this time? What are the recommendations of the BMDA in terms of addressing these concerns?

BMDA: Main problems facing the new car industry is the large amount of taxation that is placed upon us. The economy is weak and this trickles down to consumers not spending. The BMDA is in ongoing negotiations with the Government on how to improve the situation.

Another issue is the large influx of used vehicles from Japan in particular. This again goes to the root cause of the economy being flat as consumers need transportation but are unable to afford new vehicles.

Another issue facing the new car industry is that of trained technicians to repair vehicles. Recently, we have seen better qualified techs entering the work place as they have gone off to do the high tech training. Automobile technology is changing rapidly and a new car dealer has to make large investments into tooling and training in order to qualify to import certain models.

CV: Are electric vehicles presently being sold in The Bahamas? If so, do we have trained and certified technicians available to properly service and maintain these vehicles?

BMDA: Not many electric vehicles have entered our market. The largest amount of electric vehicles is mainly golf carts. There are a few used units being imported and promoted by a used car dealer but otherwise, nothing much else. One has to consider having a proper



IN THIS September 14, 2015 file picture, then Porsche AG CEO Matthias Mueller presents the new Porsche Mission E electric car of the Volkswagen Group to the guests of the 'Volkswagen Group Night' at the International Motor Show IAA. (AP)

infrastructure in place to accommodate electric vehicles in any large numbers. Also, our salty environment is not the best for them. Hybrids are a better solution for our market as the driving environment is perfect with our flat terrain and city type driving.

CV: How is used motor oil and related fluids being disposed of in The Bahamas?

BMDA: We use a reputable company that will come to our service facility and pump the oils out

and dispose of them in a responsible, environmental friendly manner. Not sure of how they do it but the company is Bahamas Waste.

In some cases in the past, BEC would use some to burn in their equipment and also some hotels use the oils to burn in their heating and cooling equipment.

However, Bahamas Waste would be the better one to direct this question to. We provide the holding facilities until we call them to collect.

CV: In terms of consumer redress, what is the policy position and operational procedure of the BMDA?

BMDA: Regarding consumer redress, the BMDA tries to operate by a code of ethics as laid down by the BMDA. New cars are sold with a factory warranty as implied by the manufacturer and we are only their agents. The terms of the warranty are laid out to the consumer upon purchasing as to what is covered and what is not for how long

or up to a certain mileage. However, the consumer is responsible to ensure that the regular servicing required by the manufacturer is done in order to maintain the factory warranty.

The lack of proper periodic servicing is the biggest issue with clients who tend to purchase the lower end new vehicles. Because it is new, they feel that it can run without servicing for an extended period of time and this ends up causing problems with the performance and higher

repair bills. Members of the BMDA are fair in the airing of concerns by consumers and in most cases will make good will adjustments to keep the consumer happy with their purchase.

However, in life one knows that you cannot please all of them all of the time. We have had situations whereby the consumer gets buyer's remorse after owning the vehicle for a few months and will try to create problems in an attempt to force the dealer to buy the car back.



We've Modernized Our System to Better Serve You

CLAIMS PAYMENTS For Short Term Benefits

Sickness ● Maternity ● Unemployment ● Injury ● Funeral



Short Term Benefit payments are now paid directly to your bank accounts. Beneficiaries should ensure that banking information is provided at the time of submission of claim.



Family Islands without banking facilities will continue to receive payments via cheque.

NIB - Working for You!

Tel: (242) 325-4655/325-4653/502-1510 or Toll Free (242) 300-1394

Visit us at: www.nib-bahamas.com

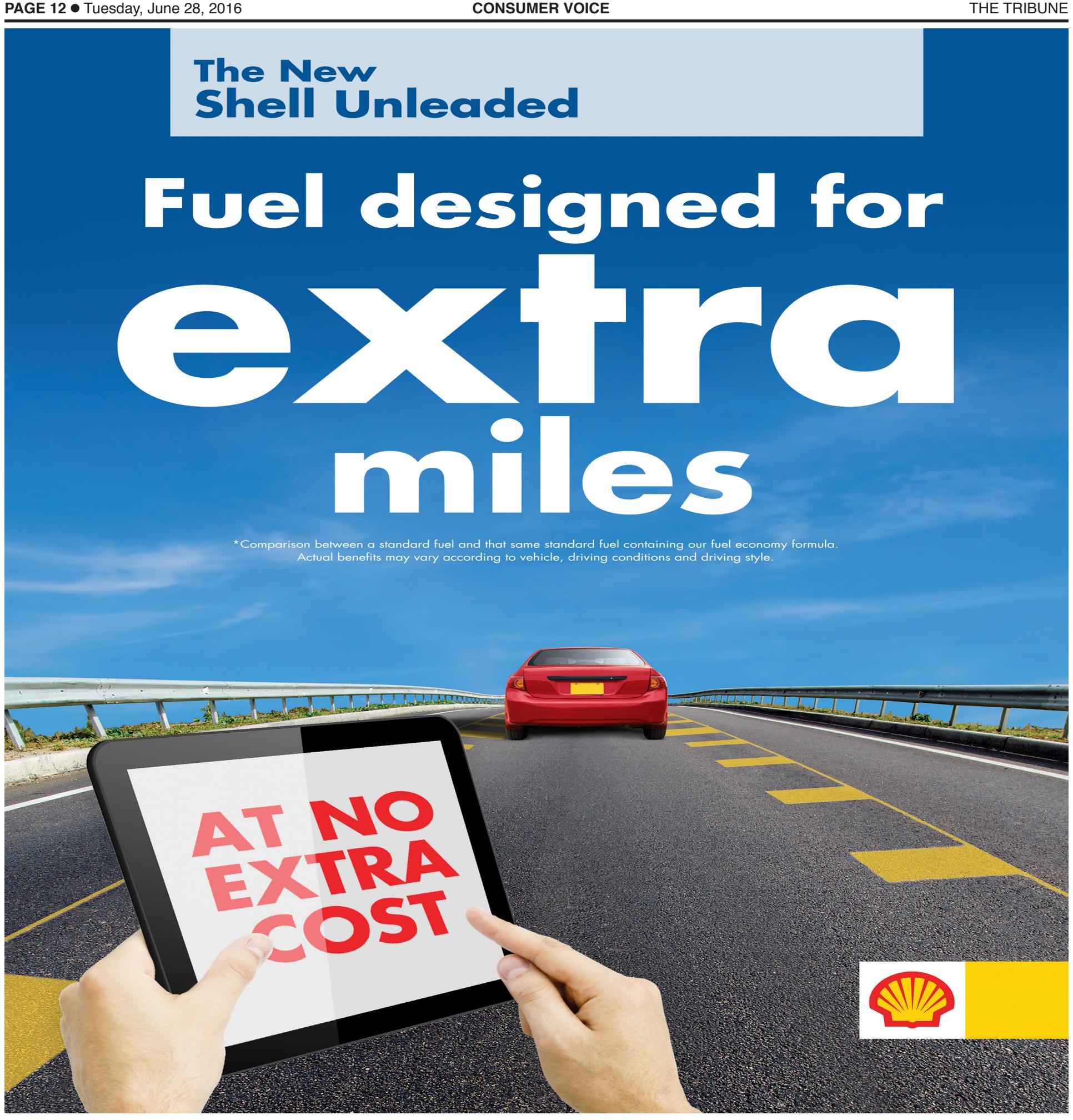


'like' us on
facebook

The New
Shell Unleaded

Fuel designed for **extra** miles

*Comparison between a standard fuel and that same standard fuel containing our fuel economy formula.
Actual benefits may vary according to vehicle, driving conditions and driving style.



**AT NO
EXTRA
COST**

