

## P R E S E N TATIO N S E R V I C E S



# THEMATIC AREAS

- E-commerce purchases
- Diet •
- Environment •
- Banks and insurance ٠ companies
- House and condominium Research on consumers •
- Conciliations

- Instructions for Use
- Politics and society ٠
- **Political Economics** •
- First assistance
- Privacy
- and markets

- Health and health •
- School and university •
- Travel and tourism
- Utilities •



## SHOPPING E-COMMERCE

In recent years, the use of the web for the purchase of goods and services has increased exponentially: the reach of online commerce is now very vast and you can buy almost anything all over the world.

Precisely in consideration of a phenomenon that is becoming more and more frequent, Confeuropa Consumatori presented the 1st online product price survey. The study examined five macro areas (nutrition, personal care, clothing, childhood, and technology), considering that consumers of all ages can make purchases.

Some specific products were therefore compared, comparing the average prices applied in commercial establishments with those online.

The survey reveals significant savings opportunities. The sector in which the percentages are higher is that of personal care, in which the products are on average 41% lower prices. In the case of shampoo, for example, the difference between the prices applied in the store and those online reaches 49%, while for the foundation it is almost 48%.

Also in the clothing sector, it is possible to find very convenient offers: the savings percentage is close to 30% in the case of sports shoes and reaches 33% for elegant shoes. The same is true for food: for some food products, the saving possibilities are considerable, as in the case of biscuits (42%) and canned tuna (31.5%).



# POWER SUPPLY

Food security is a right. Confeuropa Consumatori has promoted numerous and decisive battles, including judicial ones, to protect the health of consumers and for correct and complete information.

Confeuropa Consumatori has formulated a proposal for the definition of "food quality" to production, processing, distribution companies, and institutions to make price formation transparent throughout the supply chain and to introduce rules of ethical behavior for the ethics of the production chain.

Confeuropa Consumatori has carried out a consumer education project "He eats Healthy, Mangia Siciliano is the center for the dissemination and protection of the agrifood heritage of excellence in Sicily". Among the objectives: to make the consumer citizen more aware of the path from the producer to the table, more careful in the selection of food, and more careful to avoid waste in the kitchen (savings at home and not in the shop). Here are the information sheets and videos https://www.mangiasanomangiasiciliano.com.

"Eat Healthily, Eat Sicilian" is an initiative that mainly aims at disseminating knowledge of the agri-food heritage of Sicily and encouraging the consumption of its products of excellence.



# ENVIRONMENT

As you all know by now, flood phenomena are occurring more and more frequently, for this reason, Confeuropa Consumatori suggests these tips on how to prepare for a flood alert.

The main tips are:

•Do not leave the house unless strictly necessary or advised by the authorities.

•Always keep the first aid kit nearby.

•Follow the reports on radio, TV, and social networks.

•Barricade both doors and windows with cloths and scotch tape in order to block any type of crack as much as possible.

•Keep personal items, valuables, and toxic substances as high as possible

•Unplug all unnecessary sockets and move power strips and power strips as high as possible.

•If it is possible to move to the upper floors.

•Drink only potable water.



# BANKS AND INSURANCE

This section is dedicated to the topic of banks and insurance companies, a very complex topic that often leads to actions to protect credit (to which we have reserved a dedicated area).

On the subject of banks, the most recurring and most interesting problems are addressed, such as interest rate analyses, contractual clauses, financial services, as well as the recent and infamous phenomenon of usury and banking compound interest.

Confeuropa Consumatori reserves information services to its members and free preevaluation of bank contracts.

In terms of insurance, whose contracts appear very similar to banking ones due to the complexity and the consistent presence of very onerous clauses (so-called vexatious clauses), the best prevention is, as always, correct information.

Confeuropa Consumatori, therefore, proposes the provision of information, consultancy, and assistance services in the intricate world of insurance contracts, thus providing its members with valid and targeted advice.



# HOUSE AND CONDOMINIUM

Buying a house, especially the first one, is such an important event that it is necessary to have at your side who can guide you among the various offers from the banks, the costs related to the real estate agency, the reference regulations, and taxation, for various reasons. , burdening the properties.

Discover the various bonuses and tax incentives on the purchase of new homes or renovations.

Confeuropa Consumatori makes itself available for any problems deriving from taxes (IMU, TASI, TARI), and tax taxes





# CONCILIATIONS

Conciliations are a highly qualified tool that allows you to solve a problem without having to resort to Judicial Authority.

Why make an expensive, long, and uncertain lawsuit when there is a cheaper, faster, and more effective tool?

The need to find alternative instruments to the classic civil litigation of the Courts has been felt for several years now also by our legislator who, constantly, tries to expand more and more this innovative and useful sector (so-called defensive instruments of litigation).

A conciliation is a tool at the service of the citizen who could already use it alone, but the advice is always to act with the support of a professional in the sector to avoid making irreparable mistakes.

Confeuropa Consumatori provides its members with highly qualified professionals in the field of telecommunications (telephone, ADSL, pay-TV), banking/credit, electricity, gas, and many others!



## INSTRUCTIONS FOR USE

Vademecum for smart consumption

Project realized with the contribution of the Chamber of Commerce, Industry,

Agriculture, Crafts of Milan

•Would you place a toy in your child's hand that could injure him, choke him, or otherwise cause him harm?

•Would you take a medicine that would not only not cure your ailments, but could also intoxicate you?

•Would you buy a product whose proceeds, you can be sure, would increase organized crime and the exploitation of child labor?

•Would you board a plane whose equipment does not meet safety standards?



## POLICY AND SOCIETY

Politics & Society focuses mainly on the configuration and evolution of the instruments of political and legal organization, in relation to the changes in our multiform, plural, and differentiated societies and to the new global scenario, in which politics is inserted. Characterizing themes are the analysis of the forms of political participation, based both on a philosophical-reflective approach and on the study of concrete social and political conditions; a critical reflection on the frontiers of democracy and on the new development trajectories of the types of democratic organization; the mapping of the transformative dynamics affecting the legal sphere, seen as a primary field of regulation in contemporary societies. The magazine consists of three sections. The first, monographic, is composed of articles intended to address a central and common theme. The second contains contributions on various topics, possibly related to the topics of the first section. Finally, the third is reserved for various and different contributions: interviews, discussions on current problems and debates, and reviews.



## POLITICAL ECONOMICS

An effective consumer protection policy ensures that the single market can function properly and efficiently. It aims to guarantee consumers' rights vis-à-vis traders, as well as to provide greater protection for vulnerable consumers. Consumer protection rules have the potential to improve market performance for the economy as a whole, make markets fairer, and, by improving the quality of the information provided to consumers, can lead to better ecological market outcomes and social. Empowering consumers and effectively protecting their safety and economic interests have become essential policy objectives for Confeuropa Consumatori in the EU.



#### FIRST ASSISTANCE

Primary care is daily health provided by a health care provider. Typically this provider acts as the first contact and primary point of continuing care for patients within a healthcare system and coordinates other specialist care that the patient may need.

# **CONFEUROPA** - CONSUMATORI -



# PRIVACY

The right not to be subject to unauthorized violations of privacy by the government, corporations, or individuals is part of the privacy laws of many countries and, in some cases, of the constitutions.

The concept of universal individual privacy is a modern concept mainly associated with Western, British, and North American cultures in particular, and has remained virtually unknown in some cultures until recently. Most cultures, however, recognize the ability of individuals to hide some parts of their personal information from society at large.



#### RESEARCH ON CONSUMERS AND MARKETS

In addition to guaranteeing constant attention to the customer, it is essential to be able to count on reliable data. Data is ubiquitous in all aspects of marketing: consumer research and satisfaction, new product or service launches, positioning, brand management, advertising, segmentation, and promotion. Even if the digital revolution offers the promise of positively influencing the dynamics with consumers, this opportunity can only be seized by those who will be able to successfully exploit the new data available, both to understand the wishes of specific groups of consumers, and to understand how to satisfy or even influence their needs.

A combination of interviews, focus groups, and observational and demographic studies is typically used to clarify and further delineate poorly defined consumer opportunities and problems. Exploratory research is also used to formulate hypotheses and develop measurement scales. There is often a shortage of primary data and an abundance of secondary data.



## HEALTH AND HEALTH

Confeuropa Consumatori claims maximum information on the effects of drugs and their methods of taking. It proposes judicial actions for the protection of the rights of the sick, the disabled, and the elderly. He is in favor of assisted sales of over-the-counter drugs in supermarkets.

- CONSUMATORI -



# SCHOOL AND UNIVERSITY

A fruitful and increasingly appreciated method of collaboration between high school and the university is the direct experience of university teaching by students of the last three years of high school, in universities, or in schools.

Cycles of lectures, seminars, and laboratories monitored by university professors and researchers are systematically organized with a dual purpose:

- support and enhance the educational offer of high schools with thematic in-depth studies of a high scientific level identified and agreed between teachers;
- create opportunities for more engaging orientation, offering young people the opportunity to measure themselves concretely with the specific disciplinary contents and methodologies typical of the university world; this will help to better profile the choice of the degree program.

Participation in these courses may include the issue of credits recognized for the State Exam or CFU (University Educational Credits), recognizable in subsequent enrollment in a course of study at the University.



# TRAVEL AND TOURISM

In the simplest definition "the temporary movement of people to places other than where they work and reside". The economic, social, or technical factors can then be highlighted

# **CONFEUROPA** - CONSUMATORI -



# UTILITIES

#### STOP THE INCREASES OF LIGHT AND GAS!

The initiative against indiscriminate increases in electricity and gas bills is launched: you can participate too!

the Regulatory Authority for Energy, Networks, and Environments, has announced further increases in the electricity and gas bills. In terms of final effects, for the electricity bill, the expenditure for the typical family in the rolling year (between 1 April 2021 and 31 March 2022) will be approximately 823 euros, with a variation of + 68% compared to 12 equivalent months of the previous year (1st April 2020 - 31st March 2021), corresponding to an increase of approximately 334 euros/year. In the same period, the typical household expenditure for the gas bill will be around 1560 euros, with a variation of + 64% compared to the equivalent 12 months of the previous year, corresponding to an increase of around 610 euros/year.

It is then necessary to add the indirect effects of the increases in electricity and gas bills such as production activities, shops and companies will have to adapt their price lists to the public to support the higher energy costs borne by them and not fail, discharging the increases in electricity and gas prices. and rates. A particularly dangerous situation because, in the face of the incoming wave of price increases, families will react by contracting consumption, with immense damage to the national economy.

Confeuropa Consumatori, to protect users, has decided to undertake a serious and strong initiative together with Codacons, conceived to protect once and for all the interests and rights of users, who continue to suffer indiscriminate increases in an essential service.



Where to find us

# **SEE OUR CONTACTS**