



Need Storm Damage Repairs? Choose a Trustworthy Contractor

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MADISON, Wis. – Recent hailstorms in northwestern Wisconsin have led consumers to seek contractors who can complete repair work as soon as possible. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) recommends property owners be skeptical of repair crews who use aggressive, high-pressure sales tactics to solicit contracts after a storm.

DATCP encourages consumers to ask for contractor recommendations from trusted sources such as friends, neighbors, and insurance agents. Do not let a traveling repair crew into your home, never agree to their offers before confirming they are permitted to operate in your area, and get your contracts in writing. Property owners with storm damage are encouraged to:

- Make a list and take photographs of damages like missing shingles, cracks in walls, etc.
- Call municipal officials to find out if a contractor holds the proper permits for door-to-door sales in their area.
- Request a copy of the contractor’s certificate of liability insurance.
- Obtain written contracts that specify exactly what work will be done, what materials will be used, a start and completion date, and warranty details.
- Contact a local building inspector to check if the repair work requires a permit – and to verify the work was completed appropriately before you provide final payment.
- Request and obtain lien waivers from any contractors hired for home repairs.
- Keep copies of all receipts, contracts, correspondence, warranties and written materials.

Wisconsin’s storm chaser law aims to protect consumers and businesses by preventing insurance fraud. Contractors:

- Cannot promise to pay any portion of an owner’s property insurance deductible.
- Cannot negotiate with an insurance company on behalf of a customer. Contractors can only discuss damages and costs with insurers with the customer’s permission.
- Must ask if the requested work is related to an insurance claim prior to entering into a contract.
- Must notify customers of their right to cancel the contract within three business days if the customer is notified that their insurer has denied any portion of the claim for work.

For additional information and consumer protection resources or to file a complaint, visit DATCP’s Consumer Protection webpage at ConsumerProtection.wi.gov. If you have questions, want to check for complaints against a business, or believe you are a victim of a scam, contact DATCP’s Consumer Protection Hotline at (800) 422-7128 or DATCPHotline@wisconsin.gov.

If Wisconsinites encounter any issues with their insurance agent, adjuster, or company, they are encouraged to contact the Officer of the Commissioner of Insurance at (800) 236-8517 or visit oci.wi.gov for more information about filing a complaint.

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