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Dept. of Agriculture, Trade and Consumer Protection: Urges consumers to use caution when contracting for wind damage repairs

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MADISON, Wis. – The severe weather in Wisconsin this week resulted in damage to homes and businesses throughout the state. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) reminds property owners to use trusted contractors for repairs and to be leery of storm chasers that come knocking with aggressive sales tactics.

Always use caution when interacting with traveling crews who show up in the aftermath of a storm. Do not let them into your home, and do not give in to high-pressure pitches. Instead, use trusted sources such as your friends, neighbors, and insurance agent for contractor referrals. You can also contact DATCP's Consumer Protection Hotline at (800) 422-7128 to check for complaints against a business before you sign a contract.

Homeowners with storm damage should:

- Be wary of any contractor who knocks at your door. If your municipality has a door-to-door sales ordinance, call municipal officials to find out if the contractor holds the proper permits.
- Get lien waivers from anyone you pay for home repairs. If the person collecting your money does not pay their supplier or worker, a lien could be put on your property.
- Get a written contract with exactly what work will be done, what materials will be used, a start and completion date, and warranty information.
- Check with your local building inspector to see if the work requires a permit and make sure an inspector visits the job site before you provide final payment.
- Request a copy of the contractor's certificate of liability insurance.

- Keep all receipts that document the cost of repairs or the replacement of damaged items.

In addition, Wisconsin's storm chaser law aims to protect consumers and businesses, and prevent insurance fraud through the following:

- Contractors cannot promise to pay all or some of a property insurance deductible.
- Contractors cannot negotiate with a homeowner's insurer on behalf of the customer. They can only discuss damages and costs with the insurer with the customer's permission.
- Before entering into a contract with a customer, the contractor must inquire if the work requested is related to an insurance claim.
- Customers have a right to cancel the contract within three business days of being notified that their insurer has denied all or any part of the claim for work. Contractors must notify customers of this right.

For additional information and consumer protection resources, visit DATCP's Consumer Protection Bureau at datcp.wi.gov. If you have been the victim of a scam, report it by filing a complaint online, emailing datcphotline@wisconsin.gov, or calling DATCP's Consumer Protection Hotline at (800) 422-7128.