

Dept. of Agriculture, Trade and Consumer Protection: Recommends consumers use caution when contracting for storm damage repairs

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MADISON, Wis. – The recent severe weather in Wisconsin resulted in damage to homes and businesses throughout the state, and additional storms are expected. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) urges consumers with property damage to use caution when interacting with unfamiliar or traveling crews that show up in the aftermath of a storm.

DATCP recommends consumers use trusted resources such as friends, neighbors, and insurance agents for contractor referrals. Consumers can also contact DATCP's Wisconsin Consumer Protection Hotline at (800) 422-7128 to check for complaints against a business before signing a contract.

To avoid fraud, homeowners seeking damage repair should:

- Request a copy of the contractor's certificate of liability insurance.
- Check with the local building inspector to see if the necessary work requires a permit.
- Get written contracts with exactly what work will be done, what materials will be used, a start and completion date, and warranty information.
- Obtain lien waivers from any contractors paid for home repairs.
- Schedule a local building inspector visit before providing final payment to the contractor to ensure the work was completed appropriately.

- Keep records of all documents and receipts related to the cost of repairs and replacement of damaged items.

Wisconsin's storm chaser law aims to protect consumers and businesses, and prevent insurance fraud. Contractors:

- Cannot promise to pay all or some of a property insurance deductible.
- Cannot negotiate with a homeowner's insurer on behalf of the customer. Contractors can only discuss damages and costs with the insurer with the customer's permission.
- Must inquire if the work requested is related to an insurance claim prior to entering into a contract with a consumer.
- Are required to notify consumers of their right to cancel the contract within three business days if the consumer is notified that their insurer has denied all or any part of the claim for work.