

Dept. of Agriculture, Trade and Consumer Protection: Choose a trustworthy contractor for storm damage repairs

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MADISON, Wis. – Severe weather conditions can damage homes and businesses which often require urgent repairs. Recent storms in 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.

Do not let a traveling repair crew into your home and never agree to any of their offers before you confirm they are a legitimate entity. DATCP encourages consumers to ask for recommendations from trusted sources such as friends, neighbors, and insurance agents. Consumers can also research contractors in their area and select one before they are needed. Property owners with storm damage should:

- 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](https://www.wisconsin.gov/consumerprotection). 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 OCI at (800) 236-8517 or [visit OCI's website for more information about filing a complaint.](#)