



## After Storm Damage, Stay Protected When Seeking Repairs

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MADISON, Wis. – Today, thunderstorms producing large hail reportedly caused extensive property damage across southern Wisconsin. Consumers whose homes, vehicles, or other properties were damaged will likely seek out repair contractors, but they should practice caution while doing so.

Many vehicle owners may be in need of an auto body shop for hail damage repairs. Consumers seeking repairs to their motor vehicle should:

- Work with their insurance company to select the repair shop if the work will be covered by insurance.
- Ask for recommendations from friends, family, and other people they trust.
- Search for online reviews of the company and contact DATCP's Bureau of Consumer Protection to check if a specific shop has a record of complaints.
- Document all communications, transactions, and experiences, including dates, times, expenses, and the names of shop staff.

Unauthorized repairs or price increases after the consumer received an estimate or quote are not allowed. A shop may hold a vehicle until the consumer pays for repairs that were authorized, but cannot keep it if the consumer refuses to pay for unauthorized repairs. After work is complete, the shop must provide an invoice describing all repairs, replaced parts (and their cost), and labor charges.

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) warns homeowners to be cautious of door-to-door solicitors who may not be a reliable resource for home repairs. DATCP often receives reports of transient repair crews showing up in the aftermath of storm damage. These crews, sometimes called "storm chasers," go door-to-door in affected neighborhoods using high-pressure tactics to solicit business. A repair crew knocking on a consumer's door and promising a quick fix may be tempting, but storm chasers have been known to provide poor quality work, or take payment and not complete any work at all.

Given storm chasers are often not from Wisconsin, if something goes wrong, it could be impossible for a consumer to get their money back. DATCP encourages consumers to hire established local contractors instead of risking their money and property on unknown, out-of-state crews. Some tips for consumers include:

- Contact municipal officials to confirm a repair crew holds the proper permits to operate in your area, including door-to-door sales.
- Ask for contractor recommendations from trusted sources such as your friends, neighbors, and insurance agents.
- Contact a local building inspector to check if permits are needed for the repair work, and have them inspect the completed work to verify it was done correctly before making your final payment to the contractor.
- Make sure to sign and receive a written contract which specifies what work will be done, what materials will be used, a start and completion date, and warranty details.
- Request and obtain lien waivers from any contractors you hire for every payment made for home repairs.
- Keep copies of all receipts, contracts, correspondence, warranties, and written materials.

Wisconsin's storm chaser law protects consumers and businesses against insurance fraud. In Wisconsin, 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 work is related to an insurance claim before they enter into a contract.
- Must notify customers of their right to cancel the contract within three business days if their insurer denies any portion of the claim for work.

Contact the Office of the Commissioner of Insurance of Wisconsin at [oci.wi.gov](http://oci.wi.gov) or (800) 236-8517 with questions about insurance agents, adjusters, or companies.

For more information and consumer protection resources or to file a complaint, visit DATCP's Consumer Protection webpage at [ConsumerProtection.wi.gov](http://ConsumerProtection.wi.gov) or contact the Consumer Protection Hotline at (800) 422-7128 or [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov).

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