



Storm Damage? Watch for Travelling Contractors

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MADISON – The continuous storms have brought flooding, strong winds and hail damage throughout Wisconsin. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) asks affected property owners to seek trusted contractors for repairs and to be leery of "storm chasers" that come knocking at your door with aggressive sales tactics.

Always use caution when interacting with storm chasers that show up at your door in the aftermath of a storm, never let them into your home, and do not give in to high-pressure pitches.

Start your search for a contractor by seeking references from neighbors, friends, family, local home builder associations, and your insurance company. You can also contact DATCP's Consumer Protection Hotline (800-422-7128) to check on complaints against a business.

Consider these tips if you seek help with a home repair after a major storm:

- **Ask contractors if they are subcontracting your job.** If they are, find out who the subcontractor will be and check them out as well.
- **Get lien waivers from anyone you pay for home repairs.** Lien waivers protect you if the person collecting the money does not pay the suppliers or workers.
- **Get a written contract with a start and completion date and warranty information.** Also, make certain that the contract states exactly what work is to be done and what materials are to be used. Never rely on a verbal commitment.
- **Check with your local building inspector to see if the work requires a permit.** Make sure an inspector visits the job site before you make a final payment.
- **Request a copy of the contractor's certificate of liability insurance.**

In addition, a Wisconsin state law – "The Storm Chaser Law" – aims to protect consumers, businesses and prevent insurance fraud. Highlights of the law include:

- Contractors cannot promise to pay all or some of a property insurance deductible.
- Contractors cannot represent or negotiate with the customer's homeowner's insurer on behalf of the customer. The contractor can, with the consent of the customer, discuss damages and costs with the insurer.
- 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.

It is important to note that local door-to-door solicitation rules could vary by municipality, and that there are legitimate businesses that may knock on your door with a sales pitch. A good practice to follow is to request a business representative's permit to operate if your municipality has a door-to-door sales ordinance.

For additional information or to file a complaint, visit the Consumer Protection Bureau at <http://datcp.wi.gov>, send an e-mail to datcphotline@wi.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

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