



Watch for Travelling Contractors in the Wake of Recent Storms

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MADISON – Recent severe weather in northern and central Wisconsin has resulted in significant damage to homes and businesses throughout the region. 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 travelling crews 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.

DATCP offers these tips for homeowners with storm damage:

- 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.
- Hire a contractor based on referrals. Ask friends, neighbors, or your insurance agent for recommendations and ask contractors for references. Before you sign a contract, contact DATCP's Consumer Protection Hotline to see if there are complaints about the business.
- Try to get a local contractor and know who will be doing the work – the contractor or a subcontractor.
- Get lien waivers from anyone you pay for home repairs. It is necessary to do this because if the person collecting the money does not pay the supplier or worker, a lien could be put on your property.
- 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 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, a Wisconsin state law – "The Storm Chaser Law" – aims to protect consumers and businesses and prevent insurance fraud. Highlights of the law include:

- Contractors cannot promise to pay all or some of a property insurance deductible.

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- 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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