Wisconsin Department of
Agriculture, Trade and Consumer Protection

Following Storm Damage, Wisconsin Consumers Should Be Cautious When Seeking Repairs

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MADISON, Wis. – On July 27, severe weather including a tornado and large hail struck eastern Wisconsin. Homes and vehicles were damaged and will need repairs. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) reminds consumers that they should practice caution when seeking these repairs.

Consumers with homes damaged during the storms should avoid hiring a door-to-door home repair crew. These transient crews are known as "storm chasers" because they travel to communities struck by severe weather and solicit business at consumer homes. Despite their tempting promises of quick, cheap fixes, transient repair crews often provide poor quality work or ask for up-front payments, then perform no work at all. They are often not from Wisconsin, so if something goes wrong, it may be impossible for a consumer to get their money back.

Tips for Homeowners Seeking Repair Contractors

- Hire established local contractors.
- Ask for recommendations from trusted sources like friends, neighbors, and insurance agents.
- Check with a local building inspector if permits are needed for the repair job, then have them inspect the completed work before making final payments to the contractor.
- Make sure there is a written contract which specifies what work will be done, what materials will be used, a start and completion date, and warranty details.
- Receive lien waivers for every payment made for home repairs to any hired contractors.
- Keep copies of all contracts, receipts, communications, warranties, and written materials.

State 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.

Homes are not the only property that sustained severe weather damage. Many consumers rely on their motor vehicles for everyday transportation, and seeking repairs can be a stressful experience. Consumers can protect themselves by knowing their rights, resources, and these auto repair tips:

Tips for Vehicle Owners Seeking Auto Body Work

- Ask for shop recommendations from friends, family, and other local sources they trust. If the work will be covered by insurance, select a shop with the insurance provider.
- Search for online reviews of the company and contact the DATCP Bureau of Consumer Protection to check if a specific shop has a record of complaints.
- Document all transactions and communications, including specific dates, times, expenses, promises made, and the names of shop employees.

Auto body repair shops cannot make repairs that the owner did not authorize or increase the price of those repairs without authorization after the consumer received an estimate or quote. A shop may hold a vehicle until the consumer pays for authorized repairs but cannot hold the vehicle if they refuse to pay for unauthorized repairs. After work is complete, the shop must provide an invoice describing and listing the cost for all repairs, replaced parts, and labor.

Insurance Tips

The Office of the Commissioner of Insurance (OCI) published an After a Storm Hits Fact Sheet which can help consumers understand their policy options and coverage. After severe weather strikes, consumers should:

- Notify their insurance agent or company right away to begin the insurance claim process.
- Make a list of damaged items, including any damage to the home’s structure.
- Take photos of damages, including dented siding, damaged shingles, broken windshields, etc.
- Keep swatches of damaged material like shingles and siding.
- Keep damaged items – they should not be thrown out without the claim adjuster’s agreement.
- Retain all receipts for repairs or replacement of damaged property.

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