

FOX VALLEY RECOVERY LIBRARY

Ua Ntej Koj Siv Nyiaj Tom Qab Muaj Kev Puas Tsuaj

Tiv thaiv koj cov kev xaiv ua ntej koj them nyiaj, kos npe, kho, hloov khoom, qiv nyiaj, tsiv chaw, lossis muab khoom pov tseg.

PHAU NTAWV QHIA TIV THAIV KEV TXIAV TXIM UAS SIV TAU NTEV

Hloov tshiab Lub Yim Hli 2026

Kev nyab xeeb ntawm txoj sia yog thawj qhov

Tsis txhob ncuu kev ua thaum muaj xwm ceev vim xav khaws ntaub ntawv, thov kev pom zoo, lossis sib piv nqi. Thaum qhov kev phom sij tam sim ntawd dhau lawm, nres ib pliag kom sau pov thawj txog qhov teeb meem, txheeb xyuas lub luag haujlwm, thiab nkag siab tus txheej txheem yuav pab tiv thaiv koj cov kev xaiv.

Txoj cai tseem ceeb

Sau pov thawj ua ntej muab pov tseg. Nug ua ntej tso cai. Nkag siab tias leej twg muaj lub luag haujlwm ua ntej siv nyiaj.

FoxValleyRecovery.org

Hais txog phau ntawv qhia no

Kev rov zoo tom qab kev puas tsuaj yog ib txoj kev uas coob tus yeej tsis xav tias yuav tau kawm. Phau ntawv no tsis sim qhia tag nrho txoj cai insurance, txoj cai contractor, txheej txheem hauv municipality, lossis cov kev pab nyiaj. Nws lub hom phiaj yog pab koj tiv thaiv ib qho kev txiav txim ua ntej nyiaj pauv tes lossis ua ib kauj ruam uas nyuaj thim rov qab.

Pib nrog lo lus nug kom raug

Tsis txhob pib tsuas yog nrog lo lus nug tias “Kuv yuav them qhov no li cas?” Pib nrog: Leej twg saib xyuas qhov no? Leej twg tej zaum muaj lub luag haujlwm? Leej twg yuav tsum tau ceeb toom? Yuav tsum ua dab tsi ua ntej kuv siv nyiaj?

Plaub qhov txawv uas pab tiv thaiv kev txiav txim

Kev pab tsis yog lub luag haujlwm. Ib tug neeg nyob ze, volunteer, nonprofit, lossis contractor yuav pab daws qhov teeb meem tau yam tsis yog tus uas muaj lub luag haujlwm rau qhov kev puas tsuaj ntawd.

Lub luag haujlwm tsis yog tib yam li kev them nyiaj. Tus neeg lossis agency uas yog tswv, tswj, lossis saib xyuas ib yam yuav tias tas yog qhov chaw uas thaum kawg them rau koj qhov kev puas tsuaj.

Muaj kev pab nyob ntawd tsis txhais tias koj tsim nyog tau txais. Ib qho program, grant, policy benefit, lossis charitable resource yuav muaj tab sis tej zaum tsis them rau koj tsev neeg, koj qhov kev puas tsuaj, lossis qhov nuj nqis no.

Tej zaum insurance yuav them tsis txhais tias twb tso cai lawm. Qhov nuj nqis uas tej zaum yuav raug them tsis txhais tias txhua contractor, nqi, txoj kev kho, khoom hloov, lossis sijhawm uas koj xaiv yuav raug them rov qab tau.

Lus ceeb toom los tiv thaiv nyiaj txiag

Yog koj them ib yam ntawm koj tus kheej, tsis muaj kev lav tias yuav tau nyiaj them rov qab tom qab. Thiab yog ib yam tej zaum yuav raug insurance them, tsis txhais tias txhua txoj kev uas koj siv nyiaj rau qhov ntawd yuav raug them.

1. Qhov rooj tshuaj xyuas ua ntej txiav txim

Ua ntej koj them nyiaj, kos npe, muab pov tseg, rhuav, tsiv chaw, qiv nyiaj, lossis tso cai ua haujlwm kho ruaj khov, teb cov lus nug no raws kev txiav txim.

- 1. Puas muaj teeb meem tam sim ntawd uas hem txoj sia lossis kev nyab xeeb pej xeeb?
- 2. Yog nyab xeeb, kuv puas tau sau pov thawj txog qhov xwm txheej ua ntej hloov nws?
- 3. Leej twg yog tswv, tswj, lossis muaj lub luag haujlwm rau lub vaj tse, system, lossis teeb meem no?
- 4. Ua ntej kuv mus ntxiv, leej twg yuav tsum tau ceeb toom - insurer, landlord, utility, municipality, mortgage servicer, lossis lwm tus?
- 5. Puas muaj leej twg yuav tsum tshuaj xyuas, pom zoo, sau pov thawj, lossis muab permit ua ntej pib haujlwm?
- 6. Puas yog insurance, tus muaj lub luag haujlwm, public assistance, charitable assistance, volunteer help, lossis lwm qhov chaw tej zaum siv tau?
- 7. Kuv puas tau txheeb xyuas contractor, provider, lossis seller thiab nkag siab meej tias kuv tab tom tso cai rau dab tsi?
- 8. Kuv yuav tsum khaws cov ntaub ntawv, receipts, estimates, duab, thiab lus qhia sau tseg twg?
- 9. Qhov no puas yog ceev tiag, lossis kuv puas muaj sijhawm nrhiav lwm lo lus teb, estimate, lossis kev tshuaj xyuas ua ntej cog lus?

Peb qib ceev ntawm kev txiav txim thaum rov zoo

UA TAM SIM NO	NRES IB PLIAG	MAJ MAM UA
Kev nyab xeeb tam sim, evacuation, kev kho mob xwm ceev, hluav taws, gas, xov hluav taws xob muaj zog, lossis tsev tab tom phom sij.	Kev tiv thaiv ib ntus uas nyab xeeb, chaw nyob tseem ceeb, tshuaj, zaub mov, thiab khoom tseem ceeb uas yuav tsum hloov.	Kev rhuav tsev, kho ruaj khov, haujlwm ntoo loj, hloov khoom muaj nqi siab, tsiv chaw ntev, financing, settlements, thiab contracts loj.
Ua yam tsim nyog rau kev nyab xeeb. Thaum ua tau, sau pov thawj tom qab.	Sau pov thawj, ceeb toom tus neeg lossis chaw raug, khaws receipts, thiab paub tseeb tias qhov nuj nqis yog rau dab tsi.	Siv tag nrho qhov rooj tshuaj xyuas ua ntej muab nyiaj lossis koj txoj cai cog lus tseg.
Tsis txhob tos ntaub ntawv yog muaj xwm ceev.	Tsis txhob xav tias kev ruaj khov ib ntus yog kev tso cai ua haujlwm kho ruaj khov.	Kev nias kom ceev los ntawm salesperson tsis yog tib yam li xwm ceev.

2. Leej twg saib xyuas qhov no?

Ua ntej nug tias leej twg pab tau, txheeb xyuas lub chaw uas ib txwm saib xyuas hom teeb meem ntawd. Qhov no tsis txiav txim tias thaum kawg leej twg yuav them; nws pab koj tsis txhob tso cai rau txoj haujlwm tsis raug lossis hla ib kauj ruam uas yuav tsum ua.

Teeb meem	Pib ntawm no	Vim li cas
Kev phom sij tam sim rau txoj sia lossis kev nyab xeeb pej xeeb	911 / emergency responders	Kev nyab xeeb tseem ceeb dua txheej txheem txiav txim nyiaj xiaj.
Kev xav tau tseem ceeb tom qab xwm txheej	211 Wisconsin thiab cov peev txheej rov zoo hauv zos tam sim no	Siv los nrhiav kev xa mus rau shelter, zaub mov, kev thauj mus los, kev kho mob, thiab lwm yam kev pab; kev muaj nyob txawv raws qhov chaw thiab sijhawm.
Tsev lossis khoom ntiag tug puas uas muaj insurance	Koj lub homeowners lossis renters insurer	Nug txog kev tshaj claim, pov thawj, kev kho ib ntus, inspections, deductibles, living expenses, thiab txheej txheem them nyiaj.
Lub tsev xauj puas	Landlord / property manager	Ceeb toom txog lub tsev puas ua ntawv sau. Tsis txhob xav tias tenant yuav tsum yog tus tso cai kho lub tsev.
Tus neeg xauj cov khoom ntiag tug puas	Renters insurer, yog muaj	Lub tsev thiab tenant cov khoom ntiag tug yog ob qho teeb meem rov zoo sib txawv.
Utility phom sij lossis tu	Lub utility uas pab qhov vaj tse ntawd	Qhia utility txog qhov teeb meem ua ntej ntiav lwm tus kov cov cuab yeej uas utility yog tswv.
Tsev tsis nyab xeeb, permits, demolition, thiab cai khib nyiab hauv zos	Local building official / municipality / county raws li tsim nyog	Cov cai thiab chaw muaj txoj cai nyob ntawm qhov chaw nyob ntawm vaj tse thiab hom haujlwm.
Nyiaj insurance claim rau tsev uas muaj mortgage	Mortgage servicer, thaum siv tau	Nug seb nyiaj insurance yuav tsum endorse lossis tso tawm li cas ua ntej cog lus rau contractor txog sijhawm them nyiaj.
Kev tsis txaus siab txog contractor lossis consumer protection	Wisconsin DATCP	Siv rau lus nug txog contractor practices, complaints, scams, home-improvement protections, thiab consumer questions.
Teeb meem nrog insurer, adjuster, lossis tuam txhab insurance	Wisconsin OCI	Siv rau lus nug thiab kev tsis txaus siab txog insurance.
Lus nug txog ntoos, khib nyiab, laj kab, ntug kev, lossis right-of-way	Ua ntej txheeb xyuas private property, public right-of-way, thiab seb utility puas koom nrog	Tsis txhob xav tias tus tswv vaj tse ze tshaj, municipality, utility, lossis insurer cia li yog tus muaj lub luag haujlwm.

Cov luag haujlwm yuav sib tshooj

Insurance, landlord, utility, government assistance, charitable assistance, volunteer labor, thiab nyiaj ntiag tug tsis tas yuav xaiv ib qho xwb. Txhua qhov muaj nws cov cai. Tsis txhob xav tias ib qho chaw cia li hloov tau txhua qhov chaw ntxiv.

3. Sau pov thawj ua ntej koj hloov qhov xwm txheej

Kev sau pov thawj tsis yog haujlwm ntxiv xwb. Ua ntej ntxuav lossis siv nyiaj, nws pab khaws pov thawj ntawm qhov xwm txheej, txhawb claim lossis kev thov kev pab, qhia kom meej lub luag haujlwm, thiab pab rov tsim qhov kev txiav txim tom qab.

Ib pawg pov thawj siv tau tiag

- ☐ Duab dav qhia tag nrho thaj chaw thiab duab ze qhia qhov puas tshwj xeeb.
- ☐ Video thaum kev txav, dej nkag, kev tsis ruaj, lossis qhov dav ntawm qhov puas pom meej dua thaum kaw ua video.
- ☐ Daim ntawv teev kev puas tsuaj ib chav zuj zus lossis ib thaj chaw zuj zus.
- ☐ Brand, model number, serial number, kwv yees hnub nyoog, thiab ntaub ntawv yuav khoom rau cov khoom muaj nqi siab thaum muaj.
- ☐ Npe, hnub tim, sijhawm, claim numbers, confirmation numbers, thiab lus qhia ntawm txhua qhov hu tseem ceeb.
- ☐ Estimates sau tseg thiab yam haujlwm uas txhua estimate yeej suav nrog.
- ☐ Receipts rau kev kho ib ntus, chaw nyob, zaub mov, kev thauj mus los, khoom siv, khoom tseem ceeb hloov tshiab, thiab lwm nuj nqis cuam tshuam kev puas tsuaj.
- ☐ Luam contracts, warranties, permits, change orders, lien waivers, thiab ntaub ntawv them nyiaj.

Ua ntej muab khoom puas pov tseg

Yog tej zaum muaj insurance claim, Wisconsin OCI qhia kom tsis txhob muab khoom puas pov tseg yam tsis muaj claim adjuster pom zoo, tshwj tsis yog local officials kom muab pov tseg rau kev nyab xeeb. Duab, daim ntawv teev, thiab samples tseem ceeb tau thaum khaws lub khoom tiag tsis tau.

Yog ib yam yuav tsum muab tshem tam sim no ne?

Kev nyab xeeb thiab public-health requirements yog thawj qhov. Yog cov khoom puas yuav tsum muab pov tseg lossis tshem tam sim ntawd, sau pov thawj ntau npaum li ua tau yam nyab xeeb: duab, video, ntsuas qhov ntev, labels, model numbers, samples thaum tsim nyog, thiab npe ntawm authority lossis professional uas qhia kom tshem.

Khaws cov ntaub ntawv qub

Tsis txhob cia text messages, cloud links, lossis ib lub xov tooj xwb ua koj qhov chaw khaws ntaub ntawv tib qho. Khaws luam cov ntaub ntawv tseem ceeb thiab duab rau ntau dua ib qho chaw.

4. Xyuas insurance ua ntej siv nyiaj loj

Insurance tsis yog tib txoj kev rov zoo, tab sis yog policy tej zaum siv tau, kev ceeb toom insurer ntxov yuav cuam tshuam yam pov thawj xav tau, thaum adjuster yuav tsum tshuaj xyuas, thiab yuav tswj nyiaj kho li cas.

Nug ua ntej tso cai

- ☐ Kuv claim number yog dab tsi thiab kuv tus contact yog leej twg?
- ☐ Kuv yuav tsum ua kev kho ib ntus dab tsi los tiv thaiv kom tsis puas ntxiv?
- ☐ Kuv yuav tsum khaws cov duab, inventories, samples, estimates, lossis khoom puas twg?
- ☐ Kev kho ruaj khov puas yuav tsum tos adjuster lossis lwm inspection ua ntej?
- ☐ Yog policy them, emergency expenses thiab additional living expenses yuav raug saib xyuas li cas?
- ☐ Puas yuav tsum muaj lossis puas muaj txiaj ntsig kom tau ntau dua ib estimate?
- ☐ Claim payments yuav tawm li cas, thiab mortgage servicer lossis lwm tus puas yuav raug sau npe rau daim payment?
- ☐ Kuv yuav tsum ua dab tsi ua ntej hloov khoom muaj nqi siab lossis muab khoom puas pov tseg?

Kev tiv thaiv ib ntus txawv ntawm kev kho ruaj khov

Wisconsin OCI qhia kom ua cov kauj ruam ib ntus uas tsim nyog los tiv thaiv vaj tse kom tsis puas ntxiv thiab khaws receipts, hos kev kho ruaj khov yuav tsum tos kom adjuster muaj sijhawm tshuaj xyuas qhov puas.

Nyiaj insurance tej zaum tsis txav raws li koj xav

Rau tsev uas muaj mortgage, insurance checks tej zaum yuav muaj mortgage company lossis servicer koom nrog thiab yuav tso nyiaj tawm raws li kev kho mus tom ntej. Nug seb yuav tswj cov nyiaj li cas ua ntej pom zoo rau contractor payment schedule.

Thaum insurance tsis txaus - lossis tsis siv tau

Tsis txhob dhia ncaj ntawm “insurance tsis them tag nrho” mus rau “kuv yuav tsum them txhua yam kuv tus kheej.” Rov xyuas lub luag haujlwm, rental lossis utility roles, kev pab tam sim no, nonprofit lossis volunteer options, thiab public programs tshwj xeeb rau qhov xwm txheej. Cov assistance programs muaj eligibility rules, thiab federal disaster assistance tsis pub them dua rau tib qhov kev puas tsuaj uas insurance twb them lawm.

5. Ua ntej ntiav lossis them contractor

Contractor yuav yog tus ua haujlwm kho. Qhov ntawd tsis ua rau contractor dhau los ua koj insurer, adjuster, lender, building official, lossis tus txiav txim rau koj.

Ua ntej kos npe

- ☐ Xyuas kom paub tseeb business yog leej twg thiab muaj chaw nyob tiag, tsis yog tsuas muaj xov tooj lossis social-media page.
- ☐ Nug recommendations thiab xyuas complaint history thaum ua tau.
- ☐ Thov pov thawj liability insurance uas tsim nyog rau hom haujlwm.
- ☐ Nug local building inspector seb puas yuav tsum muaj permits lossis inspections.
- ☐ Tau written contract uas piav haujlwm, materials, nqi, payment schedule, sijhawm pib/tiav, warranties, thiab lub luag haujlwm ntxuav.
- ☐ Nkag siab yam twg tsis suav hauv tus nqi thiab kev hloov yuav pom zoo li cas.
- ☐ Thov lien waivers thaum them nyiaj rau haujlwm kho tsev.
- ☐ Khaws luam txhua contract, receipt, message, warranty, change order, thiab payment record.
- ☐ Tsis txhob kos npe completion certificate lossis them nyiaj kawg kom txog thaum txoj haujlwm pom zoo tiav tiag thiab txhua inspection uas yuav tsum muaj ua tiav.

Wisconsin cov kev tiv thaiv thaum kho kev puas tsuaj los ntawm cua daj cua dub

Wisconsin DATCP hais tias storm-repair contractors tsis pub cog lus them ib feem ntawm property-insurance deductible lossis sib tham customer insurance claim sawv cev rau customer. Contractors yuav tham nrog insurer txog qhov puas thiab nqi tau yog customer tso cai.

Kev nias kom ceev yog ib qho cim qhia

- “Tus nqi no yuav ploj hmo no.”
- “Kos npe rau qhov no xwb ces kuv mam tham nrog koj lub tuam txhab insurance.”
- “Muab insurance check rau kuv ces peb mam saib xyuas tas.”
- “Koj tsis tas yuav permit.”
- “Peb them tau koj deductible.”
- Tsis kam sau promises, materials, nqi, lossis warranty details ua ntawv.
- Thov nyiaj ntau ua ntej koj paub tseeb business yog leej twg lossis yuav muab dab tsi rau koj.

Kev nias kom ceev ntawm salesperson tsis yog xwm ceev

Yog lub tsev twb ruaj ib ntus thiab tsis muaj leej twg nyob hauv kev phom sij, feem ntau koj yuav muaj kev xaiv ntau dua yog siv sijhawm txaus los txheeb xyuas business, scope, permit process, thiab payment path.

6. Ua ntej demolition, muab khoom pov tseg, ua haujlwm ntoo, lossis kho ruaj khov

Qee qhov yuam kev uas kim tshaj thaum rov zoo tshwm thaum pov thawj ntawm qhov chaw raug tshem lossis pib haujlwm ruaj khov ua ntej cov neeg muaj lub luag haujlwm pom qhov xwm txheej.

Kev txiav txim	Nres kom txheeb xyuas
Demolition / rhuav tsev	Xyuas safety orders, ownership, insurer evidence requirements, local permits, utility disconnections, thiab yam yuav tsum khaws ua ntej pib demolition loj.
Haujlwm ntoo thiab khib nyiab	Txheeb xyuas seb qhov phom sij nyob private property, public right-of-way, lossis cuam tshuam utility infrastructure. Nug insurer thiab local authority seb yuav tsum muaj documentation lossis disposal rules dab tsi ua ntej them haujlwm loj.
Ru tsev, siding, qhov rais, thiab structural repair	Tej zaum yuav tsum muaj kev tiv thaiv ib ntus. Scope thiab nqi ntawm kev kho ruaj khov yuav tsum sau tseg, xyuas nrog insurer thaum siv tau, thiab muaj permit/inspection thaum yuav tsum muaj.
Cov khoom hauv tsev uas puas	Cais cov khoom phom sij uas yuav tsum muab pov tseg tawm ntawm cov khoom uas yuav tsum khaws cia rau documentation lossis inspection. Thaum nyab xeeb, thaj duab thiab ua inventory ua ntej pov tseg.
Utilities thiab service equipment	Qhia utility hazards rau utility uas pab qhov chaw ntawd. Tsis txhob ntiav lwm tus ua haujlwm rau utility-owned lossis energized equipment ua ntej paub tseeb tias leej twg tswj.
Vaj tse xauj	Tenant yuav tsum ceeb toom landlord/property manager txog lub tsev puas es tsis txhob nws tus kheej tso cai ua haujlwm loj rau lub tsev. Kev puas ntawm personal property yog lwm lo lus nug cais rau tenant thiab renters insurance yog muaj.
Tsis txhob cia kev ntxuav tshem pov thawj ntawm qhov tshwm sim	
Qhov xwm txheej ua ntej kho yuav tseem ceeb rau insurance, permits, warranties, contractor disputes, assistance programs, thiab lus nug tom qab txog yam tshwm sim tiag.	

7. Ua ntej hloov khoom, tsiv chaw, lossis qiv nyiaj

Cov nuj nqis rov zoo yuav dhau los ua nuj nqis ntev ua ntej txoj kev rov zoo xaus. Cais yam uas yuav tsum muaj tam sim no tawm ntawm yam uas cog lus koj rau ntau hli lossis ntau xyoo.

Ua ntej hloov khoom kim

- Sau pov thawj txog khoom puas thiab xyuas seb puas tseem xav tau inspection lossis proof.
- Nkag siab seb claim siv repair cost, replacement cost, depreciated value, limits, lossis lwm policy terms li cas ua ntej xav tias yuav tau reimbursement npaum twg.
- Khaws receipts thiab model information rau cov khoom hloov tshiab uas yuav.
- Rau yam tseem ceeb tam sim no, yuav yam tsim nyog thiab khaws ntaub ntawv; tsis txhob ncuaj kev noj qab haus huv lossis kev nyab xeeb tseem ceeb.

Ua ntej tsiv ntev lossis cog lus rau chaw nyob

- Cais emergency lodging tawm ntawm long-term lease lossis kev txiav txim tsiv chaw ntev.
- Yog xauj tsev, ceeb toom landlord ua ntawv thiab xyuas lease ua ntej xav tias kev puas tsuaj cia li xaus tenancy.
- Nug insurer txog additional living expense uas policy tej zaum them ua ntej cog lus rau chaw nyob uas koj cia siab yuav tau reimbursement.
- Siv 211 thiab live Hub los nrhiav housing thiab recovery options tam sim no ua ntej xav tias ib txoj private option kim yog tib txoj kev xwb.

Ua ntej qiv nyiaj

- Nug cov lenders thiab creditors tam sim no seb puas muaj disaster-related payment relief, fee waivers, lossis adjusted repayment options.
- Xyuas kom paub tseeb tias insurance lossis assistance twg tseem pending ua ntej qiv nyiaj raws qhov reimbursement uas cia siab.
- Nkag siab total cost, payment amount, fees, interest rate, term, thiab seb koj lub tsev lossis lwm asset puas yog collateral rau cov nuj nqis.
- Tsis txhob qiv nyiaj ntau tshaj qhov koj them rov qab tau yog reimbursement, grant, lossis claim payment qeeb lossis tsawg dua qhov cia siab.

Nyiaj uas cia siab yuav tau tsis yog nyiaj uas twb muaj

Claim, grant application, reimbursement request, lossis lus cog ntawm qhov ncauj tsis yog tib yam li nyiaj uas twb approved thiab muaj lawm. Ua cov cog lus loj raws yam uas paub tseeb, tsis yog raws yam uas cia siab xwb.

8. Ua ntej kos npe muab nyiaj lossis txoj cai tso tseg

Ib qho kos npe yuav tso cai rau haujlwm, financing, nkag vaj tse, payment terms, claim-related communication, completion, settlement, lossis tso qee txoj cai tseg. Paub tseeb tias koj tab tom kos npe rau hom twg.

Nyeem thiab teb cov lus nug no

- ☐ Kuv tab tom tso cai rau dab tsi tiag?
- ☐ Tus nqi tag nrho yog npaum li cas thiab yuav hloov tau li cas?
- ☐ Thaum twg payments txog sijhawm, thiab yam haujlwm twg yuav tsum ua ua ntej?
- ☐ Kuv puas tab tom tso cai financing lossis lien rau vaj tse?
- ☐ Daim ntawv no puas muab insurance proceeds, claim rights, lossis authority rau lwm tus tham sawv cev rau kuv?
- ☐ Kuv puas tab tom lees tias haujlwm tiav thaum tseem tsis tau tiav?
- ☐ Kuv puas tab tom tso claims tseg lossis txais settlement?
- ☐ Kuv muaj cancellation rights dab tsi, yog muaj, rau transaction no?
- ☐ Yuav ua li cas yog insurance them tsawg dua qhov cia siab?
- ☐ Yuav ua li cas yog haujlwm nres, contractor ploj, lossis nrhiav pom kev puas tsuaj ntxiv?

Tsis txhob kos npe rau daim ntawv uas tseem muaj qhov khoob

Tsis txhob kos npe rau contract, completion certificate, financing form, lossis authorization uas khoob lossis tsis tiav. Khaws ib daim luam tiav ntawm yam koj kos npe.

Wisconsin cancellation rights yuav nyob ntawm hom transaction

Wisconsin law muab cancellation rights tshwj xeeb rau qee home-solicited transactions thiab muaj storm-repair protections ntxiv uas cuam tshuam insurance denials. Cov ntsiab lus nyob ntawm yuav thiab kos contract li cas thiab qhov twg. Yog cancellation tseem ceeb, hu DATCP sai es tsis txhob xav tias ib txoj cai dav siv tau rau txhua qhov.

9. Cov yuam kev uas nquag tshwm thiab kim

- ☐ Them haujlwm loj ua ntej paub tias leej twg yog tswv lossis saib xyuas cov vaj tse/khoom puas.
- ☐ Muab khoom muaj nqi siab uas puas pov tseg ua ntej sau pov thawj lossis insurer muab lus qhia.
- ☐ Xav tias emergency repair ib ntus yog kev pom zoo rau permanent reconstruction.
- ☐ Ntiav thawj contractor uas tshwm tuaj vim qhov xwm txheej zoo li ceev.
- ☐ Them contractor tag nrho ua ntej haujlwm, permits, inspections, thiab lien-waiver questions daws tiav.
- ☐ Xav tias contractor muaj cai tham sawv cev rau koj hauv insurance claim.
- ☐ Xav tias contractor muaj cai “waive” deductible raws txoj cai.
- ☐ Xav tias government lossis charitable program yuav them rov qab txhua yam nyiaj uas twb siv lawm.
- ☐ Xav tias vim assistance program muaj nyob ces koj yeej tsim nyog tau txais.
- ☐ Xav tias insurance estimate, contractor estimate, thiab final covered amount yog tib yam.
- ☐ Qiv nyiaj raws claim lossis grant uas cia siab yuav tau yam tsis npaj rau kev qeeb lossis denial.
- ☐ Cog lus rau chaw nyob ntev thaum tseem tsis meej txog insurance, lease, mortgage, lossis assistance options.
- ☐ Kos npe completion certificate, release, settlement, financing agreement, lossis lwm daim ntawv uas koj tsis tau nyeem tag.
- ☐ Cia siab rau lus qhia ntawm qhov ncauj thaum muaj peev xwm thov written confirmation.
- ☐ Khaws tag nrho recovery record rau ib lub xov tooj, ib email account, lossis ib daim ntawv xwb.

Lub hom phiaj tsis yog kom ncua

Lub hom phiaj yog ua haujlwm nrog ntaub ntawv txaus. Ib qho nres zoo yog ntev txaus kom khaws pov thawj, nrhiav lub chaw muaj lub luag haujlwm, thiab nkag siab tias kauj ruam tom ntej yuav cog lus koj rau dab tsi.

10. Kev tshuaj xyuas 10 feeb ua ntej txiav txim

Siv nplooj no ua ntej ib qho recovery expense uas muaj txiaj ntsig loj. Yog ntau lo lus teb tseem tsis paub, qhov ntaud yog cim kom nres thiab nrhiav cov lus teb uas ploj ua ntej cog lus, tshwj tsis yog kev nyab xeeb yuav tsum ua tam sim.

Qhov rooj tshuaj xyuas	Lo lus nug	Lo lus teb
Kev nyab xeeb	Qhov no puas yog xwm ceev uas tos tsis tau yam nyab xeeb?	Yog / Tsis yog
Pov thawj	Kuv puas tau thajj duab, sau npe, lossis sau lwm yam pov thawj txog qhov xwm txheej?	Yog / Tsis yog
Lub luag haujlwm	Kuv puas paub leej twg yog tswv, tswj, lossis ib txwm saib xyuas qhov teeb meem no?	Yog / Tsis yog
Kev ceeb toom	Kuv puas tau ceeb toom insurer, landlord, utility, municipality, servicer, lossis lwm tus cuam tshuam?	Yog / Tsis yog / Tsis siv
Inspection / kev pom zoo	Puas muaj leej twg yuav tsum inspect, approve, lossis muab permit ua ntej haujlwm pib?	Yog / Tsis yog / Tsis paub
Txoj kev them nyiaj	Kuv puas paub leej twg tej zaum yuav them lossis pab, thiab yam twg twb paub tseeb lawm?	Yog / Tsis yog
Provider	Kuv puas tau txheeb xyuas contractor, provider, lossis seller?	Yog / Tsis yog / Tsis siv
Kev pom zoo	Kuv puas nkag siab meej tias kuv tab tom kos npe lossis tso cai rau dab tsi?	Yog / Tsis yog / Tsis siv
Cov ntaub ntawv	Kuv puas paub receipts thiab records twg kuv yuav tsum khaws?	Yog / Tsis yog
Kev ceev	Deadline puas yog tiag, lossis muaj leej twg tab tom nias kom kuv txiav txim?	Tiag / Raug nias / Tsis paub tseeb

Sau ntawv txog kev txiav txim

Kuv tab tom xav them rau dab tsi? _____
Tus nqi kwv yees: _____ Deadline uas kuv tau txais: _____
Leej twg hais tias qhov no yuav tsum ua tam sim no? _____
Kuv tau hu lossis tiv tauj leej twg lawm? _____
Approval / inspection / documentation twg tseem tsis muaj? _____
Kauj ruam tom ntej ua ntej kuv siv nyiaj: _____

Yog koj teb tsis tau lo lus nug txog lub luag haujlwm

Qhov no tsis yog ua tsis tau. Phau ntawv no yog tsim los qhia qhov ntaud. Siv contact map ntawm nplooj tom ntej, 211, thiab live Hub nrhiav lub chaw raug.

11. Qhov chaw nug tom ntej

Lo lus nug	Pib ntawm no	Lub hom phiaj
Kev phom sij tam sim	911	Emergency responders saib xyuas kev hem tam sim rau txoj sia thiab kev nyab xeeb pej xeeb.
Kev xav tau tseem ceeb thiab referrals tam sim no	211 Wisconsin: hu 211 lossis 877-947-2211	Siv rau health thiab human-service referrals hauv zos tam sim no.
Ntaub ntawv rov zoo Fox Valley tam sim no	FoxValleyRecovery.org	Siv live Hub rau cov resources, organizations, temporary operations, thiab local recovery information uas hloov tshiab.
Lus nug lossis complaints txog insurance	Wisconsin Office of the Commissioner of Insurance (OCI): 800-236-8517	Insurance regulation, consumer information, thiab complaints.
Lus nug txog contractor / consumer protection	Wisconsin DATCP Consumer Protection: 800-422-7128	Home-improvement practices, contractor concerns, scams, complaints, thiab landlord-tenant consumer information.
Lus nug txog rental repair / responsibility	Pib nrog landlord lossis property manager; Wisconsin DATCP rau general landlord-tenant rights	Lub luag haujlwm kho tsev thiab tenancy questions yuav nyob ntawm lease thiab qhov tseeb ntawm xwm txheej.
Permits / building safety / demolition	Local building official, municipality, lossis county uas saib xyuas qhov property address	Permit, inspection, unsafe-building, thiab local property rules txawv raws jurisdiction.
Lus nug txog mortgage claim funds	Koj mortgage servicer	Nug seb insurance proceeds yuav endorse thiab tso tawm li cas ua ntej koj cog lus them contractor.

Qhov no yog kev qhia txoj kev, tsis yog lus cog tias yuav them nyiaj

Kev tiv tauj agency, insurer, landlord, utility, nonprofit, lossis program kom raug tsis tau txhais tias lawv muaj financial responsibility lossis tias koj eligible. Nws tsuas pab koj lo lus nug mus rau qhov chaw raug ua ntej koj cog lus siv nyiaj.

Cov ntaub ntawv siv thiab ciam teb ntawm phau ntawv no

Phau ntawv no yog kev qhia dav dav txog disaster recovery thiab consumer education rau tsev neeg Wisconsin. Nws tsis txiav txim insurance coverage, legal responsibility, permit requirements, benefit eligibility, tax treatment, lossis qhov xaus ntawm dispute. Cov kev txiav txim ntawd nyob ntawm qhov tseeb, contracts, policies, laws, program rules, thiab responsible authorities.

Fox Valley Recovery Library txhob txwm tsis luam temporary aid sites, current distribution schedules, incident-specific deadlines, lossis programs uas siv sijhawm luv rau hauv evergreen guides. Siv live Hub thiab original sources rau yam uas muaj tam sim no.

Cov sources siv rau edition no

[Wisconsin Office of the Commissioner of Insurance - Consumer's Guide to Settling Property Insurance Claims](#)

[Wisconsin Office of the Commissioner of Insurance - After a Storm Hits](#)

[Wisconsin OCI - July 28, 2026 storm-damage consumer guidance](#)

[Wisconsin DATCP - Following Storm Damage, Wisconsin Consumers Should Use Caution When Seeking Repairs \(Apr. 15, 2026\)](#)

[Wisconsin DATCP - Home Improvement Consumer Tips](#)

[Wisconsin DATCP - Tenants' Rights and Responsibilities](#)

[Consumer Financial Protection Bureau - Start Recovering and Rebuilding Your Financial Life](#)

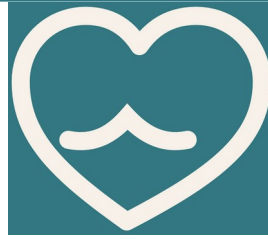
[FEMA - Individual Assistance / Duplication of Benefits guidance](#)

[211 Wisconsin](#)

Sources thiab core consumer guidance tau rov xyuas Lub Yim Hli 8, 2026.

Thaum official information tam sim no tsis sib haum nrog phau ntawv no

Ua raws official information tam sim no. Laws, program rules, policy terms, local ordinances, thiab agency procedures yuav hloov tau.



FOX VALLEY RECOVERY LIBRARY

Tiv thaiv qhov kev txiav txim ua ntej nws dhau los ua nuj nqis loj.

Rau recovery information tam sim no, temporary operations, established resources, thiab community connection, siv live Hub. Rau kev paub uas siv tau ntev, rov los rau Fox Valley Recovery Library.



FoxValleyRecovery.org

Nrhiav kev pab. Muab kev pab. Rov zoo ua ke.

Muaj lus nug lossis xav kom kho: info@foxvalleyrecovery.org

Tsim nrog kev saib xyuas los ntawm Decent Ops.

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